

XYIS Office Hours Summary

June 14, 2023

Market Minute

Positive Signals

- S&P 500 positive through May
- US small value still holding on to positive 3-year returns
- All fixed income benchmarks are positive YTD

Reasons for Concern

- S&P 500 performance concentrated in seven stocks
- International equities were down in May
- The debt ceiling continues to raise concerns

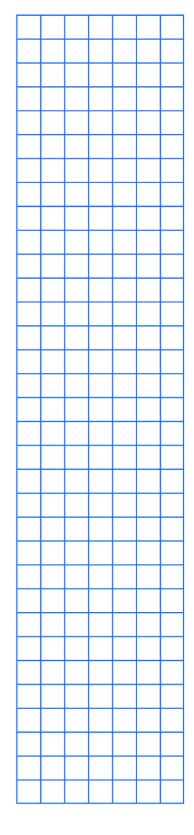
Model Updates

We've prepared a complete overhaul of the "All DFA" model, switching mutual fund holdings to ETFs. The conversion to ETF was completed in the first week of June. The new model minimum is \$10,000.

Additionally, we will replace REET (iShares Global REIT) and DFGEX (DFA Global Real Estate Securities) with DFGR (Dimensional Global Real Estate) on July 1, 2023. This change affects the Core, Core with DFA, Tracker, and Cause models. This conversion is already complete for the All DFA model.

Revised Model Kit

We have released a revised model kit. This single resource will replace the model fact sheets, model guide, holdings spreadsheet, and change log. This will be updated at least monthly or as often as needed. <u>You can access the model kit here</u>!



WEBSITE xyinvestmentsolutions.com

PHONE 360.301.7579

ADDRESS 24 E Main St Bozeman, MT 59715

Household-Level Modeling

We now offer the option to submit one model assignment for an entire client household rather than separate submissions for each account. We have also added additional asset allocation options as well. You can access the <u>Model Assignment & Trade Authorization</u> <u>here</u>.

TD/Schwab Transition

Dates and Events to Note

- June 21, 2023 Gain access to Schwab and master numbers, which will correspond to TD rep codes.
- July 18, 2023 Review account number mapping between TD and Schwab.
- August 11, 2023 Cutoff for TD paperwork to be submitted to XYIS.
- August 28, 2023 through September 8, 2023 XYIS trading will be paused. We will still be able to handle cashiering requests, but we will pause rebalancing and model changes.
- September 2, 2023 through September 4, 2023 Account transition.

Advisors can visit <u>welcomeadvisors.schwab.com</u> for updates and upcoming events.

Growth Award

Terry O'Grady of O'Grady Financial in Tampa, FLI is the May 2023 growth award winner for net new assets. Congratulations!

Important Dates

XYPN and XYIS Closure

Monday, June 19 for Juneteenth.

XYIS Office Hours

Wednesday, July 12 at 9 a.m. MST. Register here!

Quarterly Market Review with XYIS

Tuesday, July 18 at 10 a.m. MST. <u>Register here</u>!

You can also view the entire <u>XYPN Membership Calendar</u> as well as the <u>XYIS knowledge base</u> for more information and past event recordings.