

Office Hours Summary

October 11, 2023

Model Merger

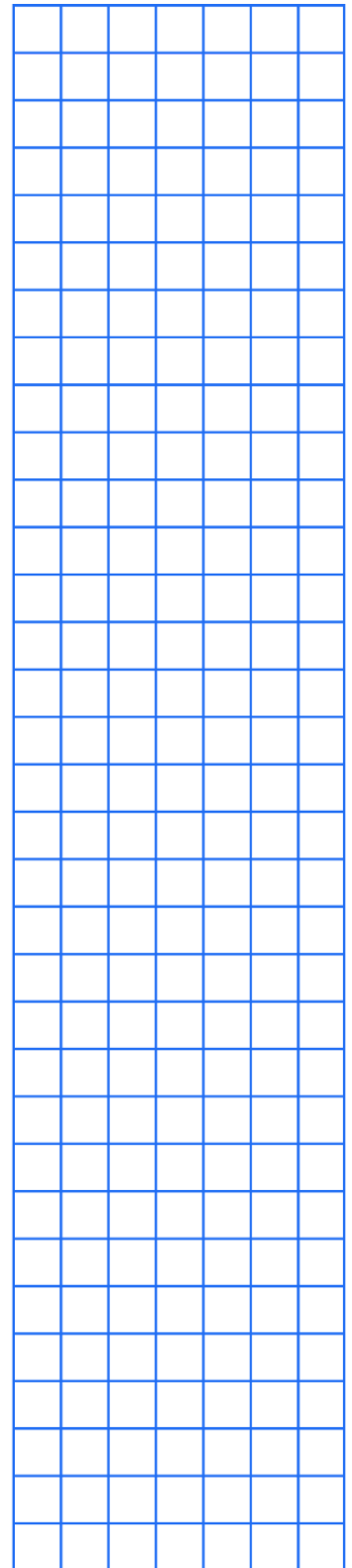
As a reminder, we will merge the CORE and CORE w/ DFA models, beginning **December 1st, 2023**. The initial reason behind having two models was due to high trade commissions in the CORE w/ DFA model. The CORE model was created to offer a lower cost option using no transaction fee funds. Now, since the landscape has changed, there is no longer a need for two separate models.

- For taxable accounts, we will keep the prior holdings as equivalents to help us navigate the tax impact
- 401Ks, IRAs, ROTHs will experience full conversions to the new model.
- Any account assigned to CORE w/ DFA currently, will be automatically converted to the new model version
- [Click here](#) for the full fund lineup and client talking points.

Dividend Reinvestment

Historically, we've allowed dividend reinvestment because we felt that it gave you more control over your cash balances, reinvesting dividends as soon as they were paid. We've recently transitioned to daily cash management, prompting us to update our policy on this. As of **January 1st, 2024, dividend reinvestment will no longer be an option on the platform.** Making this change will:

- Ensure that those dollars are being invested where they're needed and prevent positions from getting overweight
- Prevent issues that automatic reinvestment creates for tax-loss harvesting



WEBSITE
xyinvestmentsolutions.com

PHONE
360.301.7579

ADDRESS
24 E Main St
Bozeman, MT 59715

DFA Approval

In the past, access to DFA mutual funds was limited to Advisors who had gone through their approval process. Now, since we've transitioned to ETFs, that approval process is irrelevant from a trading standpoint because ETFs are open to everyone. Despite this, we're still recommending advisors undergo the approval process. Doing so gives you access to their extensive resource library with awesome commentary and slide decks, providing education for you to use in your practice. Want to get DFA Approved? [Start Here!](#)

RMD Reminders

Our team will be reviewing any RMDs outstanding for 2023 and sending reports to you by Friday, October 27th. Please have distribution requests submitted to us by **Friday, November 17th**. This will give us plenty of lead time to handle any NIGOs or slowed processing times at Schwab.

Our Team is Growing!

We have two additions to the team starting October 12th! We'll introduce them at next month's office hours.

Growth Award

Jessica McDonald, owner of Southern Wealth Builders, is our winner for September. Jessica had the highest % month over month growth. Congrats, Jessica!

Important Dates

→ Quarterly Market Review

October 17th @ 9am PST / 12pm EST [Register Here!](#)

→ Avantis Investors CE Webinar.

November 2nd @ 9am PST / 12pm EST [Register Here!](#)