xypn invest

Office Hours Summary

February 14, 2024

Market Update

Positive Signals

- ➔ The S&P 500 closed at a record high on January 29, 2024
- ➔ Large-cap performance was positive in the US and abroad
- ➔ Treasuries and Corporate bonds were positive in short-term and intermediate-terms ranges

Reasons for Concern

- ➔ Small-cap and emerging market asset classes were down
- ➔ Municipal bonds were down

Welcome new team members!

In January we added THREE folks to our team! Shoutout to Dionne, Brittany, and Art - we're so glad to have you!

Technology Update: We've moved to Box.com

We've changed our cloud storage provider to Box.com. Our Service Forms and email signatures have updated links for you to upload files securely to Box. Please discontinue use of any ShareFile links you may have saved.

Question: How do I find a client's total IRA contributions for 2023?

The best way to verify total contributions is by reviewing the client's statement. Retirement contribution details are outlined on page one.

WEBSITE
xyinvestmentsolutions.com

PHONE
360.301.7579

ADDRESS
24 E Main St
Bozeman, MT 59715

➔ **For Legacy TD Accounts, you will have to review the TD Statement for September *AND* the Schwab statement for December to get the total.**

Practice Management Tip: Schwab Paperwork

Our best practice recommendation is to save a copy of all signed Schwab paperwork in your files. This makes it easy for you to go back and verify information or to produce copies of these documents for an exam.

Advisor Portal Tip: Avoiding duplicate envelopes

If you're using Advisor Portal to send documents for e-signature, you can only click the "E-Sign via Email" button *one time*. Clicking this button again will create a duplicate Docusign Envelope. This creates more than just confusion for the client, but extra work on their part. If they do sign both envelopes, they will have to sign additional forms to *close the duplicate account.* If you need to check the status of an envelope, please send an email to our team instead! We are able to see if the client received/viewed/started signing.

➔ **I want to make sure they got it though…**
This is highly unlikely. If an email bounces, we'll know immediately and will reach out to you.

➔ **They said they didn't receive the email…**
Some email providers are good at hiding these. Ask them to check their spam folder, or any other folders they have.

➔ **Can we remind them though?**
Absolutely! We have an automatic reminder set up in Docusign with reminders going out every 2 business days.

2024 Billing Calendar

We posted all of the billing dates for 2024 in the Knowledge Base. Put these in your calendar so you have some time to review fee billing each period!

➔ **Monthly Billing Calendar**

➔ **Quarterly Billing Calendar**

Important Dates

- ➔ **Office Closed: President’s Day**
  February 19, 2024
- ➔ **IRA Contribution Deadline**
  Friday, March 29th, 2024

Growth Award

Congrats to Nate Baim, owner of Pursuit Planning and Investments for being this month’s Growth Award recipient. Cheers to you Nate!