

Office Hours Summary

March 13, 2024

Model Updates

In our recent Investment Committee meetings, we've discussed changes that will be made over the next few months. In future office hours, we'll share all the specifics, but want to keep you informed on where we're headed!

Updates to our Bond Sleeves

We will be reducing our short-term bond exposure by 10% and shifting that allocation to the intermediate-term positions. We will maintain the allocation to Treasury Inflation-Protected Securities.

U.S. / International Equity

Currently, the Core model has a 50/50 split between U.S. and International Equity (which reflected the actual capitalization at the time the models were developed. Now that the actual global market capitalization has shifted to 60/40, we're evaluating changes to the current allocations. We'd love to hear your thoughts on this! Please email support@xyinvestmentsolutions.com with any feedback.

Tax Time!

Please send us your time-sensitive requests for the 2023 tax year by March 29th to allow time for processing at Schwab.

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.

Important Dates

- **Office Closed: Good Friday**
February 19, 2024
- **IRA Contribution Deadline**
Friday, March 29th, 2024
- **Quarterly Market Review**
Tuesday, April 16th, 2024

Growth Award

Congrats to Terry O'Grady, owner of O'Grady Financial for being this month's Growth Award recipient. Congrats Terry!