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Welcome!

Welcome to the XY Planning Network family of companies! You are now part of a great team that works together every day to help people live better lives—from the financial planners we help start, run, and grow their own firms to the Gen X and Gen Y clientele they serve. Everyone's lives are enriched from the work we do here.

We like to keep our work environment fun and relaxed, while accomplishing our mission. We also pride ourselves on inclusivity, diversity, and respect for each and every team member along with each member in our network. We want XYPN to be somewhere you WANT to come to work each and every day—where every team member plays an intricate part in building and maintaining that culture.

Who We Are

XY Planning Network is a community-driven advisor support network of over 800 financial advisors that provides tools, resources, and services to enable state-registered RIAs to start, run, and grow their own fee-only financial planning practices serving Gen X and Gen Y clients for a monthly subscription fee. XYPN connects consumers with our diverse community of fee-only CFPs dedicated to bringing real financial planning to the next generation without regards to investment account minimums.

What We Do | Our Mission Statement

We empower financial advisors to start, run, and grow fee-only financial planning firms to serve Gen X & Gen Y clients.

How We Do It | Our Core Values

01 Do the Right Thing

We always act with the utmost integrity in all our business endeavors. We have a fun, relaxed, t-shirt kind of office, and we are professional. Everything you do in XYPN's name should be okay to put on the front page of a newspaper! It is up to all of us to maintain our individual integrity as well as the integrity of the XYPN brand.

02 Get Sh!t Done

Our diverse strengths and identities cultivate broad innovation. Be creative. Try new things. Beg forgiveness rather than ask permission. Have a plan to measure success and failure, and be ready to own both. It's okay to make mistakes, just learn from them!

03 Mission Driven

Our company is built around helping financial planners successfully start, run, and grow their firms. Everything you do at work contributes to that mission.

04 Win Together - Lose Together

The range of available opportunities is unlimited, with room for everyone to succeed. We succeed when we strive for and achieve our goals and mission as a team, not at the competitive expense of others. When we hit our marks, it's as a team. And more importantly, when we fail, it's also as a team.

05 Be Well Being You

Take care of and invest in yourself physically, mentally, and emotionally. You are at your best—and help others best—when you’ve built a solid foundation for yourself. We all bring unique identities, experiences, and perspectives that contribute to a rich culture. Embrace your differences and your strengths to grow and succeed, and celebrate and cherish each other’s uniqueness as well!

Benefits

XYPN is comprised entirely of full-time, salaried, exempt team members. Full-time team members work 40 hours per week and are exempt from overtime.

Salary

Your salary will be negotiated prior to hiring. Annual reviews of salary, to include adjustments, are conducted annually in conjunction with end-of-year reviews.

You will be paid by direct deposit, following this payroll schedule:

- For the 1st to 15th day of the month on the 15th
- For the 16th through the end of the month on the last day of the month
- If the 15th or last day fall on a Saturday or Sunday, you will be paid on the preceding Friday.

Retirement Plan

Full-time team members are eligible to enroll in the company's 401(k) plan 90 days after their first day of employment. XYPN will match contributions on the following scale:

- 100% match on the first 3% of contributed salary.
- 50% match on the next 3% (up to 6% of base salary) of salary that is contributed.
 - The maximum matching contribution by XYPN is 4.5% of your base salary.
 - XYPN contributions vest immediately.

Health Insurance

You are eligible to participate in our group health plan on the 1st of the month following your start date. Family members and domestic partners may be included on your plan, and you may choose your preferred level of coverage. XYPN contributes \$300 a month toward your premium for you and \$100 for each dependent, up to \$500. As an alternative to participating in our group health plan, XYPN will contribute the aforementioned amounts towards a Health Savings Account (HSA), if covered under an eligible plan outside of our group.

Voluntary Insurance Options

You are eligible to participate in any of our ancillary coverage options on the 1st of the month following your start date. Family members and domestic partners may be included on your plan, and you may choose your preferred level of coverage (where available).

Voluntary benefit options include:

- Dental Insurance
- Vision Insurance
- Life and AD&D Insurance
- Accident Insurance

Health Savings Account

If covered under an eligible health insurance plan, we can provide you access to a Health Savings Account (HSA). Through an established account with the administrator, you can manage your employee and employer contributions (if applicable) to pay for eligible expenses.

Flex Spending Account

We offer 3 types of Flex Spending Accounts (FSA):

- Healthcare Expense FSA
- Limited FSA (LFSA)
- Dependent Care FSA

These enable our team members to pay for specific health and dependent expenses with pre-tax dollars, thus reducing their taxable income.

Financial Planning

It's only fitting that we provide our greatest asset—our team—access to a CERTIFIED FINANCIAL PLANNER™ to help guide them with real financial planning. XYPN will help supplement the cost and the only requirement is that you use one of the XYPN members partnering with us in the program.

Vacation Policy

In an effort to maximize flexibility and allow you to live your great life, XYPN maintains an open vacation policy. We require team members to take at least three weeks (15 business days) of vacation per calendar year, with 2 of those weeks being 5 consecutive days. This means you should be taking (at least) two 1-week vacations, along with taking at least 5 days off per year for long weekends, to attend family events, etc. This is the minimum and we encourage you to take more. Taking Fridays off to enjoy long weekends, traveling internationally, and everything in between is highly encouraged.

Given the above flexibility, there are a few times each year that we need you to be present including:

- All full-time team members are required to be at the XYPN National Conference unless otherwise told by our Events Manager or your Supervisor.
- All members of the leadership team are required to attend quarterly planning sessions.

If you have work that must be completed while on vacation, complete tasks prior to departure, figure out how to accomplish tasks while on vacation, or coordinate for a teammate to cover those responsibilities. All vacation must be cleared with your immediate supervisor to ensure proper coverage. Please enter all Out of Office/Vacation occurrences onto the XYPN Vacation Calendar as early as you can.

Flex Time

We understand that everyone works best in various environments. XYPN team members are welcome to work from the office, from home, from a coffee shop, or wherever else it makes sense for you to get your job done. There will be times when you need to be at the office for a meeting with the rest of the team. We need to know when you're working, but it's up to you how and from where you accomplish your job. Also, if you are sick, please stay home. You can work from home, or take the day off, but please don't feel like you need to come to the office.

XYPN Holidays

Below is the list of XYPN observed holidays. These are the days that regularly scheduled meetings will not occur and that there is no expectation of anyone coming into the "office." The observed dates for each holiday will be published no later than December of the preceding year.

- New Year's Day
- Martin Luther King, Jr. Day
- Memorial Day
- Independence Day
- Labor Day
- Veterans Day
- Thanksgiving Day
- Christmas Day

Family Leave

XYPN values the importance of family. In an effort to support those values, XYPN offers every team member 12 weeks (60 days) of paid maternity/paternity leave within six months of the date of birth or adoption of the child and 12 weeks of paid leave to care for an immediate family member with a serious health condition. As you approach the 60 day mark, work with your supervisor to ensure your workload is appropriate given the exciting (but sometimes stressful) changes in your family.

You are welcome to phase back into work at a pace that makes sense for you and your family. Below are a few examples of how you may structure your leave (this is far from an exhaustive list!):

- 12 consecutive weeks off
- 8 full weeks off, 8 weeks at half-time
- 8 full weeks off, 4 weeks $\frac{1}{4}$ time, 4 weeks $\frac{3}{4}$ time
- 6 full weeks off, 12 weeks at half-time
- 6 full weeks off, 4 weeks $\frac{1}{4}$ time, 4 weeks $\frac{1}{2}$ time, 4 weeks $\frac{3}{4}$ time

Volunteer Work

We encourage you to be involved in nonprofits of your choosing that help promote causes you believe in. Our preference is that you select a nonprofit that is focused on Bozeman, Gallatin Valley, or Montana. To facilitate your involvement in these organizations, all team members are encouraged to take time off to participate in the organization of your choosing. If you give 40

hours of your time to a nonprofit in a calendar year, XYPN will donate \$500 to them in your name.

Recruiting New Team Members

If you refer a new team member to work at the XY Planning Network family of companies (including: XYPN, XYIS, and FABC), you will receive a cash bonus of \$1,000. 50% of the bonus is paid after six months of employment, and the remainder is paid after 12 months of employment. Both the new hire and the referring team member must be current team members at the time the bonus is due in order for it to be paid. If either the team member or the referring team member leave employment, the bonus is forfeited. Please note that the bonus is not available for positions for which you are directly involved in the hiring decision. Typically this will exclude your direct reports, and your direct reports' direct reports.

Continuing Education

XYPN encourages team members to further their education. Those with a minimum of one year of experience on our team and a commitment to stay for at least two more are eligible for tuition reimbursement. XYPN will cover pre-approved courses and graduate degree programs.

Sabbatical

In addition to formal education, we recognize the learning opportunities that are available with a little

extra time and cash. Once you're here for five years, you'll get a month off and \$5000 for a sabbatical. At 10 years, you'll get two months and \$10,000. At 15, you'll get three months and \$15,000. This comes with fairly few restrictions; it just needs to be meaningful to you, either personally or professionally. We're excited to see the life-changing projects that you'll create.

Terms of Employment

Equal Opportunity Employment

XYPN is committed to equal employment opportunities without regard to race, religion, ethnic origin, gender identity or expression, age, physical disability, sexual orientation, marital status, military service, medical history, parental status, or any other status protected by law in the locations where we operate.

That's the legal language. Here is our plain English version of our beliefs:

- All are welcome here. This is a safe place, regardless of your identity.
- As stated in our core values, we are most innovative when we are diverse. We welcome and encourage applicants for our jobs and internships that represent any of the above, or any other, identity categories.

Initial Employment Period

Montana has some unique laws around employment classifications that you will want to understand. In non-legal terms, you can't be fired in Montana without good cause. We wholeheartedly agree with this stance. We strive to give you all the tools you need to succeed, and we'll always communicate with you about your performance.

State laws do outline probationary periods, which all team members are subject to, which gives you and the company six months to determine if the job is the right fit for you. Here is the legal language:

The probationary period is intended to give new team members the opportunity to demonstrate their ability to achieve a satisfactory level of performance and to determine whether the new position meets their expectations. We use this period to evaluate team member capabilities, work habits, and overall performance. During the probationary period, the employment may be terminated for any reason that is not illegal or against written policy.

All new and rehired team members work on a probationary basis for the first six months after the date of hire. Any significant absence will automatically extend a probationary period by the length of the absence. If the Supervisor determines that the designated probationary period does not allow sufficient time to thoroughly evaluate the team member's performance, the probationary period may

be extended in writing for a specified period. Upon satisfactory completion of the probationary period or at the end of the first six months of employment, a team member who receives a successful performance appraisal will be notified by their Supervisor and assigned to “regular” employment classification.

International Applicants

To be considered for employment at XYPN, applicants must be authorized to work in the United States. XYPN will NOT sponsor work visas for foreign applicants.

Performance Reviews

Your Supervisor will give you ongoing, informal feedback—we like to keep communication open around here. You and your Supervisor will also perform regular formal assessments of your performance. We like to stay in touch with your needs, passions, and where you want to grow.

Pay raises are awarded when job duties change substantially.

Your Supervisor will issue a verbal warning for policy violations; if necessary, a second warning will come in writing. Three strikes and you're out. Gross misconduct or willful policy violation may result in termination, with or without warning(s). We won't compromise the integrity of our team for individuals who make poor choices.

Growth Opportunities

We want your job to be fun, challenging, engaging, and meaningful to you. XYPN is growing fast, and as such, opportunities will open for you to take your skills to the next level. Stay in touch with your director and/or HR about your goals and we'll work on a path to get you there. You must work at XYPN for one year before applying for an internal opportunity. Talk with your manager when you're ready to pursue another cool gig here.

Expectations

Sexual Harassment Policy

Sexual harassment is strictly prohibited by law and is a direct violation of XYPN policy and culture. Sexual harassment is any unwelcome sexual advances or requests for sexual favors or any conduct of a sexual nature when submission to such conduct is made either explicitly or implicitly a term or condition of an individual's employment, submission to or rejection of such conduct by an individual is used as the basis for employment decisions affecting such individual, or such conduct has the purpose or effect of substantially interfering with an individual's work performance or creating an intimidating, hostile or offensive working environment.

The above is the “legal language” that Montana recommends we include in our handbook. Here is our plain English version of our beliefs:

- Everyone has a right to come to work and not have someone make unwanted sexual advances towards them.
- Everyone has a right to say no, and it mean no, without explanation.
- Everyone should be able to be unique, and not be judged for their uniqueness.
- We are stronger when we are diverse, and we promote diversity at XYPN.

If you experience or witness violations of the above policy, you should immediately report it to Alan and/or Raul. The situation will be handled immediately.

Office Rules

We don't have many rules around here. We keep guidelines that help make our space optimal for each team member (like throwing out your leftovers on Fridays before they get really gross).

Dress Code

While at the office, feel free to wear whatever you are comfortable in. If you're comfortable, we are comfortable. When attending an XYPN event (XYPN conferences, XYPN meetups, conferences XYPN is exhibiting at) wear an XYPN t-shirt with jeans or better, along with comfortable footwear.

Accommodations

Accessibility

Because our office is located on the second floor of a historic building with no elevator, please let us know if you need accommodations for your interview. Accessibility will not be a consideration in hiring decisions.

Parking

There is a public parking lot behind our office that is available to anyone. We are able to buy parking passes for the lot, however, they are limited so while we attempt to get every team member a pass, we are not always able to. If you do not need a parking pass because you walk/bike to work, please allow another team member who drives to work to use the pass. Note that the parking pass entitles you to park in the lot, but not in an assigned spot, so if you drive to work after 9:30am, you might not be able to find a spot. Just be aware of this when planning when to come to the office.

Nursing Mothers

Our office does not have a room exclusively for nursing/pumping, however you are welcome to close and lock the door to the kitchen for some privacy (and to be near a sink). We will provide you with a sign to hang on the door to let folks know why the door is locked and when

they can come back. Please do not feel like you need to sit in the bathroom. There are other private offices that can be used, but the kitchen is the only one with a sink, so while it is up to you which you choose to use, please don't feel awkward about using the kitchen. Anyone who needs it can come back in 10 minutes.

Children in the Office & On-site Daycare

We understand that sometimes you will want or need to bring your child(ren) with you to the office. You are absolutely welcome to bring them. Whether it be because your babysitter canceled, or you're just missing them that day, they can come along. Upon moving into our new office space in the Spring of 2019, we'll have on-site daycare available for our team!

Pets in the Office

Our office is animal-friendly. You are welcome to bring your well-behaved furry family member to the office with you. Obviously, they need to be of the non-barking variety to keep the office a comfortable place to work for everyone. Note this may be subject to change based on allergies of team members in the office and/or limitations of our leased office space.



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