
WHAT'S IN IT FOR ME?
XY PLANNING NETWORK
MEMBER BENEFITS
THE COMPLETE GUIDE TO ALL OF THE PERKS OF XYPN MEMBERSHIP, FROM FREE TECH TO EXCLUSIVE SERVICES & SO MUCH MORE
XYPN

Welcome

Thanks for checking out the benefits exclusively available to members of XY Planning Network. We're glad you're here.

We work each day to support our members in a variety of ways. You'll notice a wide range of benefits from software discounts to XYPN special programs. Because no two firms are the same, members use our benefits "cafeteria style." They are free to choose the best solutions for them and leave the rest.

As our network grows, we routinely add additional benefits and improve existing offerings. Therefore, please note the benefits listed in this directory are subject to change. This guide is for informational purposes only and does not serve as a contract between XY Planning Network and our members. This Member Benefits Directory is printed annually.

"Honestly, (most critical to my success) was becoming a member of XYPN. Knowing that I wasn't alone in the process and struggle of launching was priceless. The knowledge base inherent in the team and other members is invaluable. It would have taken a lot of time to personally vet different technology vendors or figure out some of the process on my own. I could have done it, just not as easily. Add on top of that the discounts available for key components of the business and access to platforms such as TD Ameritrade Institutional, and it's tough to beat.

I've encouraged several existing members to join and I'm always honest about it—not everything in the network is for everyone. Think through your vision of your business, take what you need and leave the rest. The freedom within the network to plug-in and plug-out of components is truly unique."

Jennifer Harper
Bridge Financial Planning

Table of Contents

TECHNOLOGY

COMMUNITY

PROGRAMS

*Core offerings included in membership.

Table of Contents

SOLUTIONS

EDUCATION

*Core offerings included in membership

TECHNOLOGY

Running a modern RIA requires the latest technology. Here's how to get everything you need to run an efficient, cutting-edge firm — even if you have no idea where to start to build your own tech stack. XYPN's Tech Committee is dedicated to sourcing best-in-class solutions. Many top tools are included in the price of membership, while several others are available at generous discounts by special arrangement.

FREE
FOR MEMBERS

OFFICIAL PARTNER

AdvicePay

AdvicePay is the first payment processor designed specifically for the rapidly growing segment of financial advisors who work on a fee-only basis. In addition to a hassle-free interface, AdvicePay celebrates the ability to collect recurring payments or one-time fees while staying compliant with state regulators throughout the U.S., a key piece of the puzzle missing from other payment processors.

http://advicepay.com/

Service
Compliant payment processor for fee-only advisors

Discount
100% off monthly fee & reduced transaction fees

Retail Price
$50/mo/user + ACH 1.5% + Credit Card Fee 3.5%

Cost to XYPN Members
$0 monthly + ACH 1% + CC Fee 2.9%

Capitect

FREE
FOR MEMBERS

OFFICIAL PARTNER

Capitect streamlines the portfolio construction and rebalancing process through advanced engineering and innovative design. Going above and beyond simple model portfolios, Capitect enables advisors to deliver personalized portfolios unique to each client's circumstances, goals and objectives using the advisors' own investment strategies.

Capitect's complete solution includes mobile-friendly client portal and reporting, portfolio construction tools that allow for "infinite drill down" and customization, and ongoing rebalancing technology and services. Embraced by leading advisors and integrated with the industry's leading custodians and technology applications, Capitect's sophisticated technology is disrupting traditional portfolio management approaches.

http://www.capitect.com

Service
Custom Portfolio Creation and Rebalancing

Discount
Free <20 households
>20 $100 off per user

Retail Price
$125/mo/user <10 households
$175/mo/user <50 households
$300/mo/user unlimited

Cost to XYPN Members
First 20 households included;
Up to 50 households $75/mo/user;
Unlimited households $200/mo/user

fpPATHFINDER

FREE
FOR MEMBERS

OFFICIAL PARTNER

fpPathfinder: Flowcharts And Checklists For Diligent Financial Planners

fpPathfinder is a business specifically created to provide checklists and flowcharts for financial advisors. They can be used internally when evaluating client scenarios and formulating recommendations with clients, or directly with clients as a way to illustrate and explain key financial planning concepts and decisions.

Included benefit for 2020. $99 retail. Upgrade to deluxe at a reduced rate.

https://www.fppathfinder.com/

Service
Flowcharts and Checklists

Discount
100% off basic membership

Retail Price
$99 annually

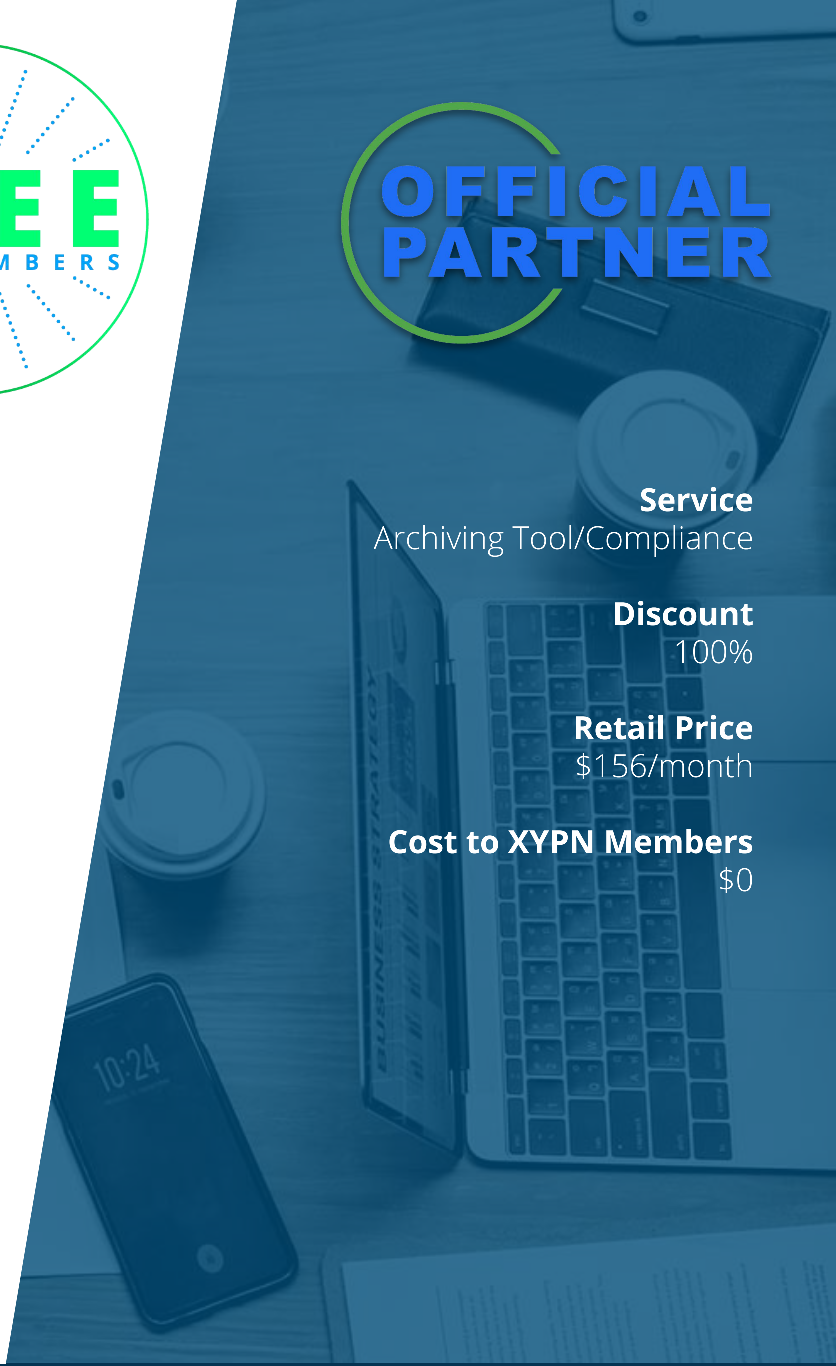
Cost to XYPN Members
$0

Upgrade to deluxe at reduced rate

MESSAGE WATCHER

FREE
FOR MEMBERS

OFFICIAL PARTNER



MessageWatcher provides XYPN members with email, website, and social media archiving and supervision tools for email, websites, company Facebook and LinkedIn pages as well as add-ons for Bloomberg and Reuters archiving. With easy-to-use search screens and thorough tracking of activity, each advisor can handle audits, exams, e-discovery requests or just general business issues with minimal time and effort.

http://messagewatcher.com

Service
Archiving Tool/Compliance

Discount
100%

Retail Price
$156/month

Cost to XYPN Members
$0

RIGHTCAPITAL

FREE
FOR MEMBERS

OFFICIAL PARTNER

RightCapital provides a revolutionary financial planning tool that digitizes and redefines the financial planning experience. Using cutting-edge technology, they significantly cut down time and cost of creating a plan and improve user experience. Designed to promote interaction and collaborations between advisors and clients, RightCapital provides a simple and powerful financial planning tool and a Personal Finance Management (PFM) portal to create financial plans real time.

https://www.rightcapital.com/pricing

Service
Financial Planning Software

Discount
100%

Retail Price
$125/month basic

Cost to XYPN Members
$0

SmartRIA

FREE
FOR MEMBERS

OFFICIAL PARTNER

Smart RIA simplifies and automates the compliance program for advisors, allowing them to spend less time on compliance while getting more done. By special arrangement with Smart RIA, members of XY Planning Network benefit from having a customized compliance solution. XYPN's compliance team worked closely with Smart RIA personnel to develop a proactive and highly organized compliance program, which is available to XYPNers as a member benefit.

Smart RIA includes task-management questionnaires, document storage, and compliance checklist reminders, among other helpful features. The system currently integrates with CRMs such as Wealthbox and Redtail.

http://www.smart-ria.com

Service
Custom compliance solution

Discount
100%

Retail Price
$49/month + $25 per extra user

Cost to XYPN Members
$0

FREE
FOR MEMBERS

OFFICIAL PARTNER

Wealthbox is a simple, social, and collaborative Customer Relationship Management (CRM) tool for financial advisors. Wealthbox is known for its modern product design that results in a powerful yet simple user-experience for RIA firms of all sizes. Wealthbox integrates seemlessly with the XYPN workflows produced by our Advisor Success team.

http://www.wealthbox.com

Service
Client Relationship Manager

Discount
100% for basic account
76% off for pro account

Retail Price
$35/month for basic
$49/month for pro

Cost to XYPN Members
$0 for basic
$11.90/month for pro

Quickly understand your prospects & clients financial attitudes

Get to know your prospects and clients money-related attitudes and how they might impact overall financial behaviors with the Financial Perspectives assessment. Gain insight into seven areas of financial attitudes, compare spouses' scores, and guide clients towards better financial behaviors.

- Identify client attitudes about budgeting, spending, and financial management
- Determine client-related outlook on giving back to others versus focusing on their own households
- Understand how clients share their financial success or status with others
- Know in advance how clients view short-term versus long-term investing activities

https://www.datapoints.com/

OFFICIAL PARTNER

Service
Financial Planning Software

Discount
$100/mo off!

Retail Price
$159/mo

Cost to XYPN Members
$59/mo

eMoney Advisor, LLC is the only wealth-planning platform for financial professionals and firms that offers superior transparency, accessibility, security, and organization for everything that affects their clients' financial lives. A technology envisioned and created by advisors for advisors, eMoney's award-winning software and resources are tailored to transform the advisor's ability to implement comprehensive financial plans and prepare their clients for a secure financial future.

https://www.emoneyadvisor.com/

OFFICIAL PARTNER

Service
Wealth Planning Platform

Discount
$99/mo off

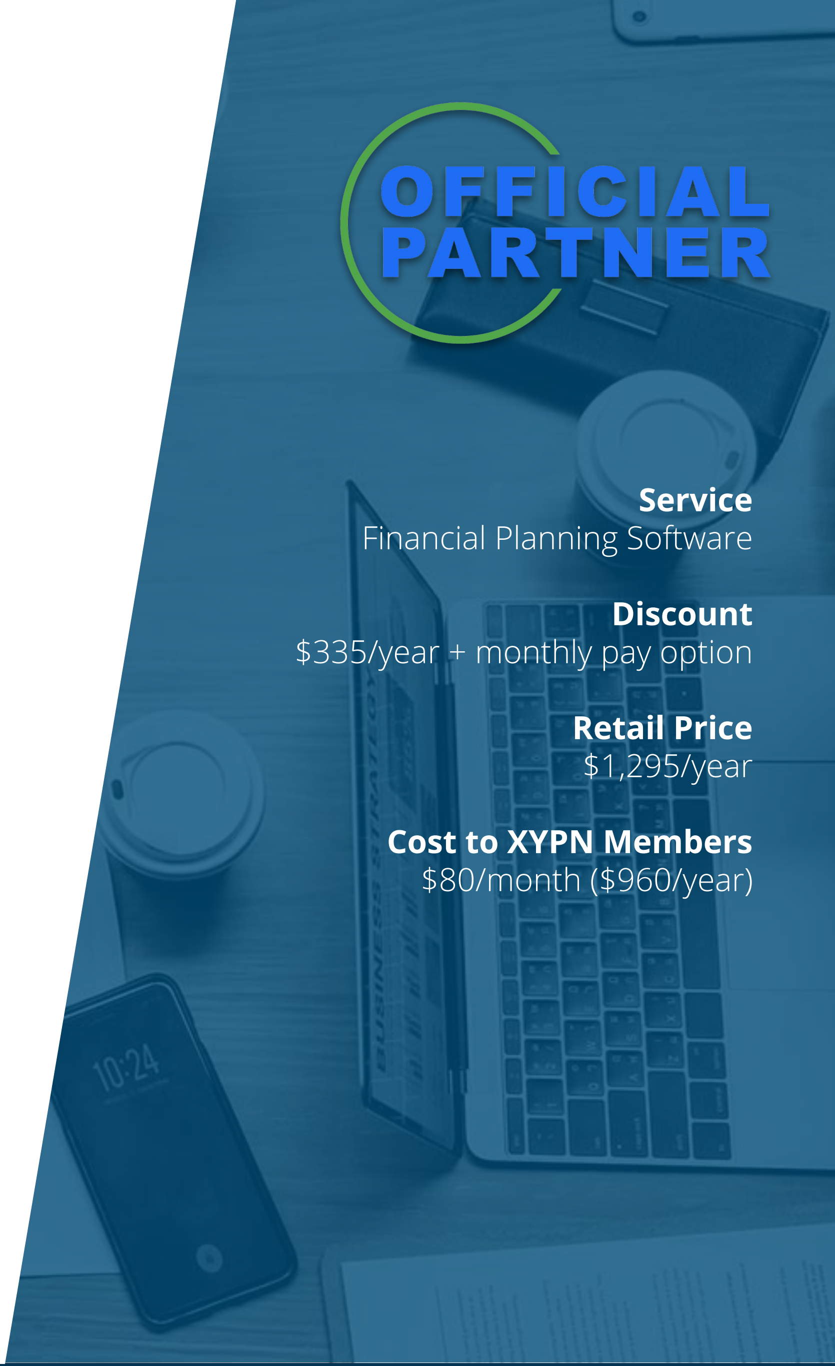
Retail Price
$324/mo

Cost to XYPN Members
$225/mo;
Planner license: $91.67/mo;
Marketing add-on: $60/mo

ENVESTNET®
MoneyGuide

Envestnet MoneyGuide makes planning all about the client. Its collaborative online approach motivates clients to become involved, engaged, and then invested. MGP's unique ability to make sophisticated, goal-based planning fast and easy makes for a more profitable experience for clients and advisors. Because MGP is smart, easy-to-use and adaptable, advisors can now provide a profitable planning experience for every client. For all the powerful planning tools advisors should expect, plus a Social Security maximizer, easy technology integration and exclusive account aggregation, use MoneyGuidePro.

https://www.moneyguidepro.com/



OFFICIAL PARTNER

Service
Financial Planning Software

Discount
$335/year + monthly pay option

Retail Price
$1,295/year

Cost to XYPN Members
$80/month ($960/year)

FinaMetrica

Risk Tolerance Profiling

CLIENTS FOR LIFE

The **FinaMetrica Risk Tolerance Toolkit™** launched in 1998 after more than four years of development with the assistance of Australia's University of New South Wales. It's now maintained with senior academics from the London School of Economics with an international recognition as the world's best practice risk profiling.

Over a million profiles set up by thousands of independent financial advisors in over 20 countries have proved the toolkit's reliability and validity.

https://www.riskprofiling.com

OFFICIAL PARTNER

Service
Risk Profiling / Risk Tolerance

Discount
Monthly pay options
39.4% off

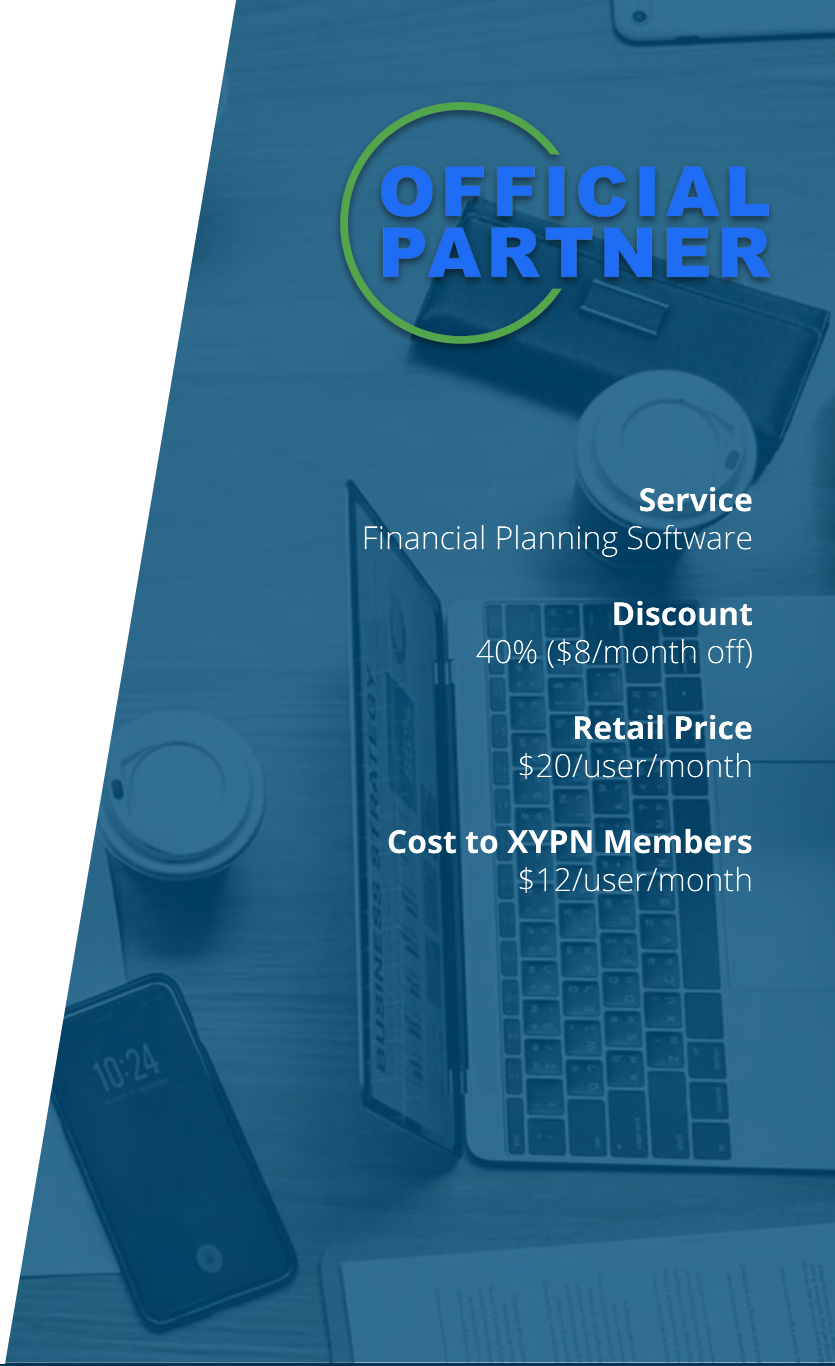
Retail Price
$990 annually

Cost to XYPN Members
$50 / month

MyRepChat™

In today's digital age, texting is the preferred form of communication for many Gen X and Y clients. Through MessageWatcher's partner, **MyRepChat**, XYPN members have a convenient, compliant text messaging option. With MyRepChat, you can text message your clients through the primary texting platform SMS and send mass text messages to your contacts and group—and do it all through your phone or computer.

http://www.ionlake.com/myrepchat/



OFFICIAL PARTNER

Service
Financial Planning Software

Discount
40% ($8/month off)

Retail Price
$20/user/month

Cost to XYPN Members
$12/user/month

ORION ADVISOR TECH

OFFICIAL PARTNER

Orion Advisor Services is a leading portfolio accounting and performance reporting tool in the marketplace. Orion allows advisors to provide customized performance reports with a detailed portfolio analysis, supports trade order management, facilitates AUM billing for their clients, and integrates deeply with a wide range of related advisory technology tools. For more details view the Orion Solutions & Support Brochure.

http://www.orionadvisor.com

Service
Portfolio Accounting Platform / Software Integration Technology

Discount
$11,000/year off minimum

Retail Price
$15,000/year minimum

Cost to XYPN Members
Starting at $4,000/year/basic or $6,500/year/advanced minimum paid in quarterly installments OR included for use with XY Investment Solutions

Additional costs apply for add-ons like Eclipse, Astro, Quovo, etc.

PreciseFP™

OFFICIAL PARTNER

PreciseFP is the leader in client data-gathering and client engagement. Discover increased firm efficiency and the robo-like experience that Gen X/Y client's demand.

https://precisefp.com

Service
Automated Data Gathering

Discount
50%

Retail Price
$60/month

Cost to XYPN Members $30/month

TD Ameritrade Institutional

TD Ameritrade Institutional is a leading provider of comprehensive brokerage and custody services to more than 5,000 fee-based, independent Registered Investment Advisors and their clients. Our advanced technology platform and outstanding personal support allows advisors to run their businesses more efficiently and optimize time spent with clients.

https://www.tdainstitutional.com

OFFICIAL PARTNER

Service
Investing/Rebalancing

Discount
No assets under management minimum required

Retail Price
Typically requires $10 million minimum AUM

COMMUNITY

"We hear time and time again that advisors come to XY Planning Network for the technology but they stay for the community. Building this community of fee-only advisors who are disrupting the industry is one of our proudest accomplishments as a company. Being an entrepreneur can be lonely and that's where XY's network of advisors comes into play. We offer a multitude of ways to plug into the community by way of our Member Forums, local meet-ups, study groups, our annual in person conference and tons more."

~Alan Moore, CEO XY Planning Network

Diversity Committee

FREE
FOR MEMBERS

"Lead the industry by attracting, supporting, and developing a diverse group of financial planners so our community can embrace our differences and make us all more knowledgeable, more accepting, and better people."

This is the mission that guides XYPN's **Diversity Committee**, which focuses on embracing difference across the financial planning community. This initiative helps attract diverse groups to our Network—and the industry as a whole—by providing the support and resources that have long been lacking in the financial advisory space.

These resources include, but are not limited to:

- Quarterly Diversity Conversations, featuring acclaimed thought leaders
- Ongoing, open dialogue through our Diversity Forum
- The opportunity to drive positive change in the financial planning industry
- Dedicated diversity & inclusion content at #XYPNLIVE

Learn more about XYPN's Diversity Committee in their **introductory blog**.

COMMUNITY

Job Board

FREE
FOR MEMBERS

Our XYPN-exclusive **job board** can help you find a planner for temporary project work or to delegate routine tasks like onboarding clients. Or, find a side hustle yourself while building your practice. Members can also share postings from other firms outside XYPN that are looking for part-time or temporary paraplanners.

COMMUNITY

Media Requests

FREE
FOR MEMBERS

Get exposure and establish yourself as an expert through XYPN's **media request program**. XYPN advisors are routinely quoted in national publications such as *The New York Times*, *The Wall Street Journal*, *InvestmentNews*, *Financial Advisor*, *Financial Planning*, *NerdWallet*, *MarketWatch*, and many more. Approximately 60 national publications find sources through XYPN each year, submitting roughly 250 requests through our portal annually.

https://www.xyplanningnetwork.com/media/

COMMUNITY

Members-Only Forums

Our **Members-Only Forums** provide a space to connect with other members, troubleshoot problems, and find countless resources on a wide variety of topics (there’s even a dedicated forum for those times when you just need to vent!). Have a question or problem? Simply post it to the forums and sit back as other members weigh in with a solution.

These resources include, but are not limited to:

- Crowdsourced solutions to problems
- Advice and guidance from other members
- How-to wikis
- Networking opportunities

Local Meet-Ups

FREE
FOR MEMBERS

XYPN members across the country are **meeting-up locally to connect** with their peers to share tips and best practices. This is a great chance to learn more about the network with get to know other financial planners near you! XYPN encourages our members to plan meet-ups for members to get together in their area. Drinks and apps are always on XYPN!

https://info.xyplanningnetwork.com/events

COMMUNITY

Referral Board

FREE
FOR MEMBERS

Through our **referral board**, lean on your XYPN community to find trusted and skilled professionals such as insurance brokers, estate planners, divorce attorneys, and more to compliment the work you do for your clients. Crowdsource the best in the business through the cumulative experience of hundreds of independent advisors.

COMMUNITY

Mastermind Groups

FREE
FOR MEMBERS

"This is the group that helps you with your success AND your sanity."

Through our **Mastermind Groups**, members can connect with one another in a smaller, more intimate setting. Study Groups meet on a weekly, biweekly, or monthly basis, coming together to discuss wins and losses, goals, challenges, and roadblocks to success. Member Experience Specialists set the format for the first meeting, and then check in with each group once a quarter to ensure things stay on track.

These resources include, but are not limited to:

- Regularly scheduled times to connect with like-minded members
- Accountability partners
- Brainstorming and troubleshooting opportunities
- Succession planning and growth opportunities

COMMUNITY

#XYPNLIVE Virtual Pass

FREE
FOR MEMBERS

Did you miss our annual conference, #XYPNLIVE?

Each year, we have three terrific days of learning, networking, and community building. If you didn't get to join us, you can still access to the rich content through our **Virtual Pass**, including:

- Video keynote speeches
- Over 20 hours of education, divided into content tracks: Compliance & Operations, Financial Planning, Investment Solutions, Practice Management, and Sales & Marketing
- Downloadable slides from presentations.
- Earn up to nine hours of CE credit through our virtual pass!

The pass is publicly available for $149, but XYPN members receive it free.

http://www.xypnacademy.com

COMMUNITY

XYPN BUILD Regional Events

XYPN BUILD events are designed for RIAs in the building phase of their firms' journey. Firms at this stage typically have 21-75 clients, revenue of around $100,000, feel like they are starting to reach capacity, and can't see how they'll add more clients.

For each quarterly two-day XYPN BUILD event, day one will consist of sales and marketing sessions, while day two will focus on financial planning and process. All sessions will be facilitated by XYPN's in-house professional coaches.

XYPN BUILD also facilitates the ability for event attendees to network with one another and learn more about the business practices of other firms in the building phase.

https://info.xyplanningnetwork.com/xypn-build

XYPN PAUSE

XYPN PAUSE provides advisors with the opportunity to take a step back from your daily tactical responsibilities and provide the framework to analyze your business strategically for long-term success.

PAUSE is a 24-week program that will consist of video recordings, live chat sessions, facilitated group discussions, self-facilitated sessions with other participants, and quick cameos from experts on specific topics. Throughout the 24 weeks, we will guide you through learning how to think strategically; provide road maps for outlining your value proposition, current and future state business model; and help you analyze the cause and effect that certain decisions will have on your business.

This program is designed for the advisor who has reached (or is approaching) capacity, who needs a structure to think strategically about the direction of their business and create long-term strategy for their firm.

https://humanscalebusiness.org/xypn-pause/

2019 XYPN PAUSE
BUSINESS STRATEGY PROGRAM

COMMUNITY

Annual Conference, #XYPNLIVE

One of the most powerful qualities of the XYPN community is that it drives itself on collaboration, not competition. Advisors experience an unfamiliar level of comfort when interacting with the members of the movement, and there's no better place to experience that than our **annual conference, #XYPNLIVE.** Members receive a steep discount on their pass. #XYPNLIVE is your chance to connect with like-minded financial advisors, get inspired, and leave with a shot of adrenaline to boost your business.

#XYPNLIVE events feature multiple tracks so you can choose the content that is most relevant to you. Need individual help? Sign up for one-on-one coaching with a subject matter expert to work on common pain points such as marketing, compliance, bookkeeping and more. You can join some of our breakout mixers - like our Advanced Advisor Mixer, or our First-Timer Reception. Gather lots of CE, too!

https://live.xyplanningnetwork.com/

PROGRAMS

It's hard to organize your business, develop a marketing strategy, and make progress every week when you're an independent entrepreneur. That's why XYPN members get dedicated coaches, among other invaluable benefits to help you promote and grow your firm. Join weekly group coaching calls and receive a spot on a study group with other advisors at similar stages of business growth, or enhance your marketing education with access to the Marketing & Lead Generation course in XYPN Academy.

ADV Updates

FREE
FOR MEMBERS

XYPN makes completing your annual ADV update as simple as submitting a questionnaire. We offer a **complimentary annual ADV update** for members, taking all of the legwork (and guesswork!) out of the process. XYPN members also get access to a free guide that walks you through how to file an ADV update, step-by-step, should you have additional ADV updates to make throughout the year.

Blog Syndication

FREE
FOR MEMBERS

You've put in the work to create insightful content in hopes of establishing credibility and gaining clients. Now, you just need to get some eyes on it. XYPN can help through **blog syndication.** XY Planning Network has a vast audience for both consumer-facing content and advisor-facing content, publishing over 300 blogs per year!

You can promote your blog posts a number of ways as an optional member benefit:

• Good Financial Reads is a weekly round-up of consumer-facing content that is posted to our Consumer Blog.
• You can share your blog in its entirety as a guest contributor to our Consumer Blog.
• If you have content that is tailored for other industry professionals, you can be a guest contributor for our Advisor Blog.

http://blog.xyplanningnetwork.com/consumer-blog

BYOB: Building Your Own Business

FREE
FOR MEMBERS

BYOB (Building Your Own Business) is a four-week coaching exploration of what you need to move from a solo entrepreneur who does financial planning to the owner of a business that provides financial planning. That way, you can enjoy being a firm owner and visionary.

We begin by assessing where you are right now and looking at what you want to evolve into. This is not about learning what you "should" do, but determining what needs to be done to create what you want to do. From the more emotional vision side to evaluating numbers to make sure your finances are ready, you'll leave this week with the future firmly in your sites.

This 4 week program will focus on the following four topics:

- Prepare and Refine
- Money and People Matters
- People and Team Matters
- Client Refining and Next Steps

CALL
Client Acquisition Launch Lab

FREE
FOR MEMBERS

With a focus on consultative selling and creating relationships, **CALL, XYPN's sales coaching program** builds on your current skills to help you share your value and define your niche. It's designed for XYPN members who have recently filed their registration paperwork with the state, and are preparing to launch their firms.

This 4-week program will focus on the following four topics:

- Standing out in a Crowded Market
- Value Selling with Behavioral Insight
- Six Keys to Confident Presenting and How to Close
- Developing a Sales Plan and Process

Financial Planning and Process Coaching & Support

FREE
FOR MEMBERS

XYPN's **Financial Planning and Process Coaching & Support** is an included benefit available to XYPN members. It includes workflows, templates, and service calendars to assist members in all phases of business.

Some examples of included workflows and templates are:

- Annual Client Service & Communications Calendar (Year 1 & 2)
- Discovery Questions
- New Client Onboarding
- Service Offerings & Service Calendar Templates

Additionally, members can receive complimentary coaching for personalized guidance for their financial planning processes.

Find An Advisor Profile

FREE
FOR MEMBERS

XYPN members with the CFP® designation can be listed on our one-of-a-kind **Find an Advisor** search engine to connect them with their ideal clients.

How it works:

- Most consumers search the site via service—not by location. Whether you serve entrepreneurs, new parents, military members, or the LGBT community, you'll stand out as the go-to advisor for the exact group of people you want as clients.
- Profiles include a bio, social media links, contact information and more. We also display the signed fiduciary oath and BrightScope Clean Conduct Badge.
- Hundreds of consumers find their advisors through our portal each year. On average, consumers submit 100 inquiries monthly, which are delivered directly to their preferred advisors.

https://www.xyplanningnetwork.com/consumer/find-advisor/

Firm Launch Coaching Series

FREE
FOR MEMBERS

XYPN's **Firm Launch Coaching Series** provides you access to group coaching calls led by our team of Marketing, Sales, Financial Planning, and Executive Business Coaches. Each month we present a new call series designed for firms who have recently launched to help you with sales, marketing, financial planning and running your business.

In this program, we cover:

- Business Essentials: Time Management Improvements
- Marketing: Refine Your Website and Drive Traffic
- How to Build Out Investment Management Services
- Financial Planning: Overcoming Barriers in Discovery Meeting
- Sales Success: Converting Prospects to Clients

Members are eligible for the Firm Launch Coaching Series after they've become state registered through the end of their first year in business. The cost is included in membership.

Member Experience Program

FREE
FOR MEMBERS

XYPN's **Member Experience Program** helps members successfully navigate the ins and outs of membership. Rest assured, you'll have a Member Experience Specialist in your corner every step of the way, cheering you on and lending a hand (and an ear!) when you need it. The goal? To provide a consistent, enthusiastic, and personalized member experience to help you realize the full potential of XYPN membership.

These resources include, but are not limited to:

- Regularly scheduled check-ins with your Member Experience Specialist
- Opportunities to connect with other XYPN members
- Encouragement and accountability
- Personalized membership support

Preparing to Launch Coaching Calls

FREE
FOR MEMBERS

The **Preparing to Launch Coaching Calls** series is a four-week process that takes new members from the ideation period to actually launching their firms. During this time, members will learn about marketing, deciding on a niche, pricing their services and how to write a business plan. Members are also able to bounce ideas off peers, get help with pain points, and develop camaraderie. The program is designed to minimize the learning curve and maximize success as quickly and efficiently as possible.

Program topics include:

- Branding and Marketing Foundation
- Tech Stack and Workflow Processes
- Client Service Model and Experience
- Insurance, Initial Marketing Strategy and Study Group Introduction

Sales Coaching

FREE

FOR MEMBERS

XYPN's **Sales Coaching** service is a complimentary service available to XYPN members.

This service includes, but is not limited to:

- Live Learnings
- Webinars
- One-on-One Coaching
- Blogs
- Sales and Marketing Templates
- Video and Audio Recordings

Compliance Coaching

XYPN **Compliance Coaching Services** are designed to create a one-on-one relationship with a compliance expert that will work with your firm to improve operational efficiency and increase accountability for the ongoing needs of your compliance program. All of our coaching packages include: ADV Update, Annual Document Review, Additional State Registration, Additional IAR Registration, Direct Email Access. The additional services for each coaching package are as follows:

- Bronze ($250/Month or $3000/Year)
  - Quarterly one-on-one coaching calls
- Silver ($350/Month or $4200/Year)
  - Monthly one-on-one coaching calls
  - On-Demand Audit Support
- Gold ($550/Month or $6600/Year)
  - Monthly one-on-one coaching calls
  - On-Demand Audit Support, Regulator Contact and Research, SEC Filing Assistance, State Registration and Renewal Support, On-Demand Phone Support (2 hours/month maximum).

Executive Business Coaching

XYPN's **Executive Business Coaching** service is a premium service exclusively available to XYPN members. This service contains one-on-one coaching sessions, an elite accountability partner, and personalized guidance for building a successful financial planning business. We begin with a discovery session to locate your pain points and begin your coaching relationship addressing them. One-on-one coaching is $400 per month (billed monthly) for two 45-minute calls each month as well as email and phone support between calls.

http://info.xyplanningnetwork.com/xypn-executive-coaching

Initial Registration Compliance Services

Work with XYPN’s in-house compliance experts to complete your **initial firm registration** as efficiently and economically as possible. For this service, you will pay roughly 1/3 of the cost of hiring an outside compliance firm. As an XYPN member, you pay just $1,500 upfront OR twelve monthly payments of $150. Expedited service is available for an additional $2,500.

The IR process includes:

- Information-gathering session with our compliance team
- Entitlement form drafting
- Questionnaire/FINRA user & IARD account funding
- ADV drafting, review, and compiling of state information
- Advisory contract drafting
- Submission of your RIA forms

http://www.xyplanningnetwork.com/member-benefit/compliance

Marketing Coaching

XYPN's **Marketing Coaching** Program is a premium service exclusively available to XYPN members. This service provides one-on-one coaching sessions, an elite accountability partner, and personalized guidance for building a successful financial planning business.

Coach Carolyn McRae offers three programs to support your marketing efforts:

- Marketing 101
- Figuring Out What Works
- Marketing Accountability

Monthly coaching services cost $255/mo and project based services cost $255/hr.

Marketing Growth Workshop

Strategic Marketing for the Modern Advisor

XYPN's immersive 6-week Growth Workshop will supercharge your marketing by pushing you to be more strategic, take risks, and unveil what makes your firm unique. Use this training to create a roadmap to attract your dream client by leveraging your unique strengths and experiences.

The workshop is designed specifically for XYPN members who have used content marketing strategies on their own, learned some lessons, and now want to be more strategic about their efforts.

Each participant will be charged $500 for this program, and reimbursed in full upon 100% completion of the program. It is encouraged that participants then use this $500 investment toward implementing the strategy they created during the workshop.

SOLUTIONS

We know the landscape of the RIA industry is constantly changing. At XYPN, we are proud to offer a multitude of educational avenues to help keep you informed, up-to-date and compliant. We have hundreds of educational webinars on topics ranging from compliance to cyber security to social media. Whatever information gap you come across as an advisor, we are certain XYPN has an educational solution for you. On top of offering a CFP® exam scholarship, we also provide over 50 hours of continuing education credits for the CFP®. As a member you will gain full access to the members only section of Kitces.com and The Kitces Report.

NAPFA
THE NATIONAL ASSOCIATION OF PERSONAL FINANCIAL ADVISORS

FREE FOR MEMBERS

OFFICIAL PARTNER

The National Association of Personal Financial Advisors (NAPFA) is a leading professional association of fee-only financial advisors—highly trained professionals who are committed to working in the best interests of those they serve. Its rich history began in 1983 when a group of advisors simply wanted to serve their clients without muddling the relationship with commissions. Since then, they have developed high standards in the field and each advisor must sign and renew a Fiduciary Oath yearly and subscribe to their Code of Ethics. NAPFA members live by three important values: to be the beacon for independent, objective financial advice for individuals and families; to be the champion of financial services delivered in the public interest; and to be the standard bearer for the emerging profession of financial planning.

http://www.napfa.org

Service
Consumer Lead Generation/Fee-Only Registration

Discount
100%

Retail Price
$900 setup; $666/year

Cost to XYPN Members
$0

Dimensional Fund Advisors offers funds that consistently outperform benchmarks (83% of DFA funds as compared to 15% of funds in the industry overall). XYPN members can get certified to use DFA funds quicker and easier than their counterparts at other firms.

https://us.dimensional.com/

OFFICIAL PARTNER

Service

Educational resources and access to funds upon expedited approval

Discount

No in-office visit for approval; XYPN members may initiate approval process via one-on-one virtual meeting. *Member must still attend DFA Foundations Conference prior to final approval.

Disability Insurance

XYPN offers discounted **disability insurance** for members under age 40 via the NAPFA or FPA voluntary Group Long-Term Disability Plans administered by Ryan Strategy Consultants. Those 40 and older can obtain a plan through NAPFA. Premiums are usually 30-60% lower than individual policies.

Group plan information:

- 27-year-old with $3,900/month benefit: $21/month
- 27-year-old with $6,000/month benefit: $32/month
- 37-year-old with $4,200/month benefit: $25/month
- 37-year-old with $6,000/month benefit: $35/month
- 47-year-old with $4,200/month benefit: $42/month

http://www.associationinsurancebenefits.com

E&O Group Policy

XYPN offers access to a **group E&O policy** to protect members and their businesses. There are no upfront fees associated with our policy and we have an abridged application making this policy easy to adopt.

- Coverage is provided to your business, not you individually.
- If your firm grows and you add another registered investment advisor, there will be no additional premiumz
- You are eligible to stay on the XYPN group program until your firm exceeds $250,000 in annual revenues (not AUM)
- For those above $250,000 in annual revenue, you'll be able to secure a 10% discount off policies issued by Markel Cambridge
- Cost: $93/month for $500k limit; $129/month for $1million limit
- The plan includes a low deductible and no upfront fees

https://www.xyplanningnetwork.com/member-benefit/eo-insurance/

FABeanCounters
BOOKKEEPING FOR FINANCIAL ADVISORS
Powered by XY Planning Network

FA Bean Counters is a bookkeeping service that works exclusively with financial advisors. They were founded by a group of independent financial advisors and accountants, so they know firsthand how critical accurate and current firm financials are to running a successful advisory practice. FA Bean Counters understands that growing an advisory business involves time prospecting and a continual focus on keeping existing clients happy.

Any activity where an advisor isn't meeting with current or prospective clients is NOT time well spent. FA Bean Counters was created to take a very important, non-revenue generating activity off firm owners' plates, allowing owners to focus on what they do best: working with clients.

FA Bean Counters is in the XYPN family of companies.

https://www.fabeancounters.com/

OFFICIAL PARTNER

Service
Bookkeeping Services

Discount
$200 off new firm setup,
$10 off bookkeeping/mo, 10% off tax prep & monthly consulting service

Retail Price
New firm setup & training: $397;
monthly bookkeeping: $107+/mo

Cost to XYPN Members
New firm setup & training: $197;
monthly bookkeeping: $97+/mo

The advisor's insurance advisor.®

OFFICIAL PARTNER

LLiS provides fee-only financial advisors and their clients with comprehensive planning solutions, individual consulting, extensive education, and unique support services. Insurance is all they do. A high-touch, high-tech approach is how they do it. And they work exclusively with fee-only financial advisors and their clients. LLIS is not made up of money managers, accountants, or financial planners; they are experts in finding creative solutions to help each individual advisor's clients reach their income security and wealth retention goals based upon their individual needs and your recommendations. From their first point of contact through the life of their policies, LLiS is the trusted insurance resource for term (group and individual), permanent, long-term care, disability (group and individual), critical care, annuities, hybrids (Life/LTCi & Annuity/LTCi), life settlements, free policy reviews, and low-load fixed and variable life solutions from highly-rated companies. That's what makes them the advisor's insurance advisor®.

http://www.llis.com

Service
Insurance Services

Benefit
LLiS works exclusively with fee-only advisors

Retail Price
Varies based on individual insurance needs and risks

XY Investment Solutions is a planning-first, Turnkey Asset Management Platform (TAMP) built for the next generation of financial planners.

XYIS was created as a platform with the next-gen firm in mind. Its main goal is to help you scale your growing business without the pressure to hire a team or work longer hours. XYIS aims to save you time so you can focus on what you love about financial planning and helping clients reach their ideal life.

XYIS handles the time-consuming task of researching, performing due diligence, monitoring, reporting, billing, invoicing, trading and rebalancing your firm's assets under management. XYIS firms will gain access to exclusive content on practice management and industry best practices. As an added benefit, their clients will also get access to timely information on the markets and how it affects their portfolios as well as other webinars on personal finance.

XY Investment Solutions is in the XYPN family of companies.

https://xyinvestmentsolutions.com/

OFFICIAL PARTNER

Service
Investing/Rebalancing/Trading/ Performance Reporting/ Access to DFA & Robust Wealth/ Professionally Managed Portfolio Models

Discount
Currently Only Available to XYPN members

Retail Price
$0 - $5mil AUM : 35 BPS
$5mil - $25mil AUM : 30 BPS
$25mil+ : 25 BPS

OFFICIAL PARTNER

XY Tax Solutions is excited to bring expert tax preparation services to XYPN members and their clients. Your clients want help with their taxes and they want to turn to someone they trust—someone who's familiar with their unique financial circumstances. When you meet their needs, you strengthen your relationship and make it difficult for other advisors to win their business.

"The CPAs of XY Tax Solutions bring experienced and quality tax preparation services to XYPN member firms, providing a significant value-add service for their clients while freeing up valuable time for advisors to focus on client relationships."

- Michael Law, CPA, Managing Director, XY Tax Solutions

https://info.xyplanningnetwork.com/xy-tax-solutions

Pricing

Individual Returns: $325
Add-ons: $150 each (Schedule C, Schedule E (1 rental), Schedule F (1 rental), Additional States).

Business Returns: $900

Complexity rate: $200/hour

Discount

Currently Only Available to XYPN members

EDUCATION

We know the landscape of the RIA industry is constantly changing. At XYPN, we are proud to offer a multitude of educational avenues to help keep you informed, up-to-date and compliant. We have hundreds of educational webinars on topics ranging from compliance to cyber security to social media. Whatever information gap you come across as an advisor, we are certain XYPN has an educational solution for you. On top of offering a CFP® exam scholarship, we also provide over 50 hours of continuing education credits for the CFP®. As a member you will gain full access to the members only section of Kitces.com and The Kitces Report.

Annual Benchmarking Study

FREE
FOR MEMBERS

"How many clients do members get in their first year? How successful are niches?"

To answer these burning questions as accurately as possible, XYPN enlists the help of a professional research firm to complete an **annual benchmarking survey**. The study is publicly available for $197, but all members receive a free copy.

In our 100-page *Benchmarking Survey Executive Summary*, you'll find:

- The median XYPN advisor revenue by years in practice
- The average number of clients per advisor by experience level
- Sources of growth, from referrals to blogging, social media & more
- The impact of niches & the CFP® designation on revenue
- Core themes for top performers at all stages & so much more!

https://info.xyplanningnetwork.com/hubfs/Benchmarking_Study_2019.pdf

Listen to Alan Moore and Michael Kitces discuss the 2019 survey on **XYPN Radio**.

Educational Webinars

FREE
FOR MEMBERS

Educational webinars are offered regularly for XYPN members to stay in-the-know on relevant topics. Members also have access to our library of previously recorded webinars. All meetings happen virtually for the convenience of our members.

Webinars include, but are not limited to:

- Quarterly vendor webinars: every tech stack partner hosts a quarterly webinar so XYPN members get facetime with their vendors.
- Town Halls: XYPN founders Alan Moore and Michael Kitces meet with the member community quarterly to keep them apprised of happenings at XYPN.
- Diversity Conversations: XYPN's Diversity Committee coordinates top-notch virtual events featuring acclaimed thought leaders.
- Stay up to date on the increased regulatory focus on cybersecurity
- XYPN offers over 60 hours of CFP® CE credits via our webinar offerings including the 2 hour ethics requirement.

Inside Information

Service
Continuing Education, Industry Insights

Discount
Free Monthly Insider Information & Media Mentions Email

$50 off client articles for first year

Retail Price
$349/year

Cost to XYPN Members
$0

From editor and writer Bob Veres, **Inside Information** provides a deeper level of insight into the trends, best practices, and thought leadership as it emerges in the financial planning profession. Members also get Weekly Media Reviews from Bob Veres.

http://www.bobveres.com

OFFICIAL PARTNER

FREE FOR MEMBERS

inside information

Kitces.com

Service
Education/CE

Discount
100%

Retail Price
$108/year

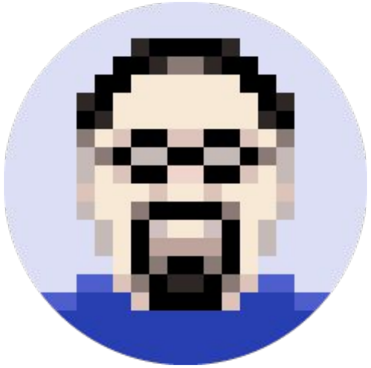
Cost to XYPN Members
$0

OFFICIAL PARTNER

Advisors gain access to numerous additional resources in the members-only section of **Kitces.com** to fulfill all of their annual CFP® Continuing Education requirements, including instant access to 15+ hours of online on-demand CFP® CE credits. More importantly, advisors can continue to advance their own education as a financial planner. Get access to The Kitces Report, webinars, CE credit, and more.

FREE FOR MEMBERS

http://www.kitces.com



Marketing Resources Library

FREE FOR MEMBERS

Get access to checklists, spreadsheets, video recordings, and templates to become an expert Chief Marketing Officer through XYPN's **Marketing Resources Library.**

Resources cover common marketing pain points such as:

- Website improvement tips and tricks
- Selecting your niche
- Ideal client profile creation
- How to get speaking engagements
- Using storytelling to attract more leads
- SEO, social media and email campaign tutorials
- Guerilla marketing ideas
- Meeting with potential clients - the critical marketing moment

XYPN Academy

FREE
FOR MEMBERS

As a member, **XYPN Academy** is your online learning platform offering a variety of content designed to help you make steady progress to build and scale your business. Move at your own pace and receive expert instruction on starting, running, and growing your own RIA.

Some examples of classes available include:

- In-depth training courses on compliance, marketing, business coaching, and a course titled Start My Firm.
- Virtual Passes of ALL our previous National Conference!
- CE Webinars*

https://www.xyplanningnetwork.com/member-benefit/academy-continuing-education/

**Earn up to 34 hours of CE credits from self-study courses and 17 hours from live webinars in 2020*

XY PLANNING NETWORK | ACADEMY

Capstone College Partners

Service
College Funding Education

Discount
~50% off

Retail Price
Mechanics of College Funding
$999
Mastering College Pre-Approval™
$2999

Cost to XYPN Members
Mechanics of College Funding
$499

Mastering College Pre-Approval™
$1500

OFFICIAL PARTNER

Capstone College Partners is on a mission to revolutionize the industry's approach to college funding advice, with the intention to empower financial advisors with the tools they need to help families make an informed college buying decision.

Join Capstone College Partners for a deep dive into the process they use in their firm everyday to help clients navigate the stressful process of funding their children's college education.

Receive 6 hours CE from the CFP® Board.

https://capstonecollegepartners.com/

capstone COLLEGE PARTNERS

Compliance Resources

XYPN offers support for almost any **compliance** need your firm may have. We empower you to be your own Chief Compliance Officer. Our services include but are not limited to the following:

- Compliance guides, templates and policies.
- Initial Registration support:
  - Standard Registration ($1500 for 8-12 weeks)
  - Expedited Registration ($2500 for 6-8 weeks)
- ADV Update support.
- Weekly Office Hours with our compliance team, monthly webinars and a dedicated compliance forum for questions.
- Compliance premium services: you can hire XYPN's compliance experts to help or handle one-off projects for hourly services or project-based work (prices range from $100-$1000 depending on the service need).

http://www.xyplanningnetwork.com/member-benefit/compliance

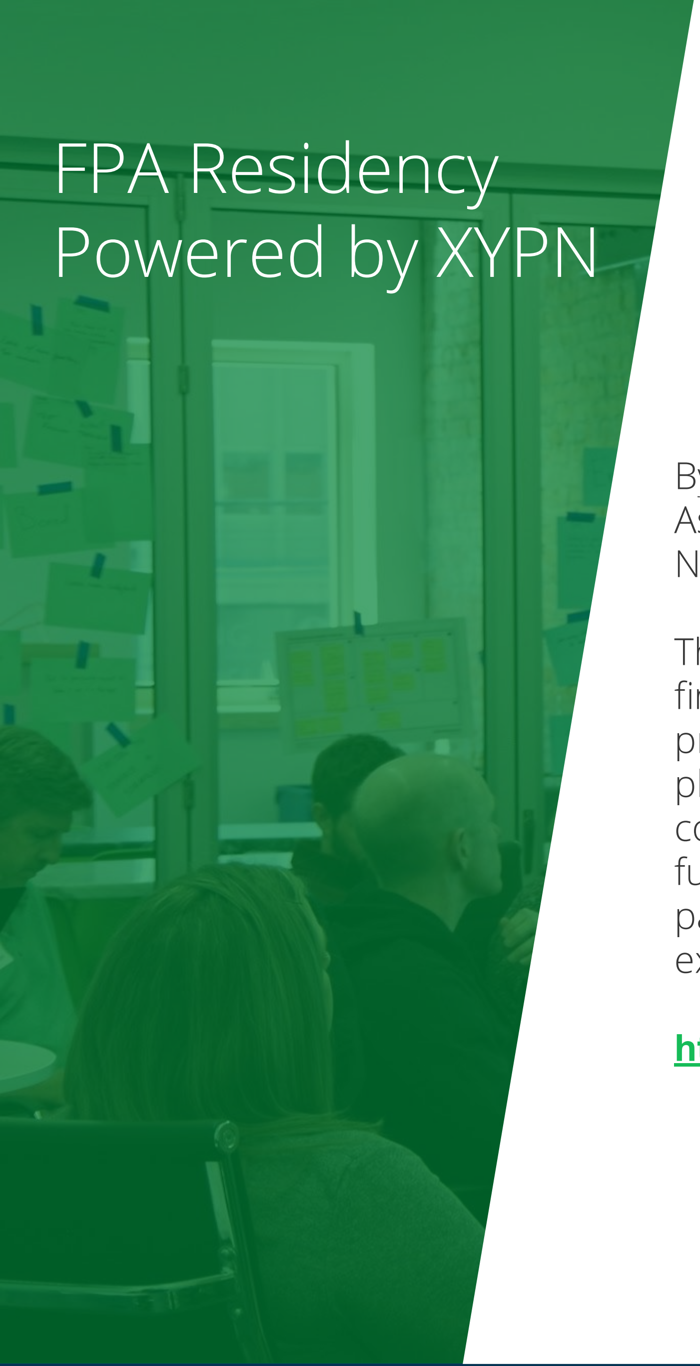
CFP® Exam Scholarship Program

In an effort to ensure more consumers have access to competent and ethical financial planning services, XYPN's **CFP® Exam Scholarship Program** will fully cover the CFP® Certification Examination fee of $695 for ten recipients each CFP® Exam cycle.

There are two types of scholarships offered in this program:

- XYPN CFP® Exam Scholarship (XYPN Members Only)
- XYPN Diversity CFP® Exam Scholarship (Open to XYPN Members AND Non-Members)

http://info.xyplanningnetwork.com/cfp-exam-scholarship-program



FPA Residency Powered by XYPN

By special arrangement, XYPN partners with the Financial Planning Association to offer an exclusive opportunity for members of XY Planning Network, **FPA Residency Powered by XYPN.**

The highly acclaimed FPA Residency Program builds experience in real financial planning scenarios and establishes mentor relationships with preeminent thought leaders in the profession for new certified financial planners or soon-to-be CFP® professionals. Residents learn how to best communicate with clients through role-playing with mentors and peers to be fully prepared for challenging life situations with clients. Additionally, participants can earn 28 CFP continuing education credits or three-months experience toward CFP Board's three-year requirement.

http://info.xyplanningnetwork.com/fpa-residency-powered-by-xypn

Heather Jarvis, Student Loan Expert

Service
Student Loan Training Programs

Discount
$100 off a $399 online course

Retail Price
$399

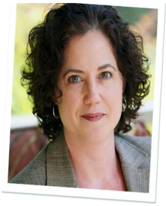
Cost to XYPN Members
$299

OFFICIAL PARTNER

Heather Jarvis is an attorney providing student loan education and consultation for universities, associations, and professional advisors since 2005. She has legal experience, expertise, and factual plain speak that unravels confusing information around student loan repayments. Her online courses train and prepare financial advisors to work with doctors, lawyers, veterinarians, and other niche-specific cases dealing with significant student loans in a variety of different areas.

http://www.askheatherjarvis.com

HEATHER JARVIS
Student Loan Expert



MyStockOptions.com

Service
Education/CE

Discount
$25 off Premium

Retail Price
$189/year

Cost to XYPN Members
$164/year

Content and tools on all types of equity compensation, including stock options, RSUs, and ESPPs. Membership to site includes access to Learning Center with self-study courses worth 50% of the required CFP® CE credits.

http://www.mystockoptions.com

Sales Pro Insider

Service
From creating your sales process, to sales training, to specific sales strategy services.

Discount
10% off all services

Retail Price
Dependent on services provided

Cost to XYPN Members
$350-$6,500 depending on the service needed

A collaborative approach to your sales efforts helps you make the most of every conversation without coming across as “salesy” or desperate. It allows you to give value and start helping potential clients from the start.

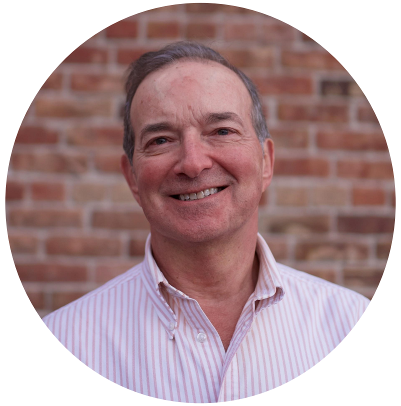
We help advisors make sales comfortable for everyone.

Our process for helping you develop the mindset and skills for the selling part of business is proven to guide advisors to increased conversion rates, higher revenue, and the opportunity to help more people with their financial lives.

Knowing about sales won’t grow your firm. Nope, new clients are earned through your confidence and approach in your sales conversations.

Stop trying to convince your prospects and simply start helping them. That’s the “genuine” way of building your firm.

https://www.salesproinsider.com/



JOINING THE MOVEMENT?

WE CAN HELP.

Have Questions? Schedule a call with our Network Navigators.

Schedule a call

Or send Philip an email:

Philip Naro

Philip@XYPlanningNetwork.com

WE CAN'T WAIT TO CONNECT WITH YOU.

Member Benefits Directory updated January 2020.

*XYPN reserves the right to alter or cancel any member benefits at any time.