

Form CRS Relationship Summary

Dated March 28, 2025

XY Investment Solutions, LLC (hereinafter "XYPN Invest" or "XYPN Sapphire") is registered with the Securities and Exchange Commission as an investment adviser. Brokerage and investment advisory services and fees differ and it is important for you to understand the differences. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

What investment services and advice can you provide me?

XYPN Sapphire Program: We offer discretionary investment management and financial planning services to retail investors through our XYPN Sapphire Program. We monitor your account on an ongoing basis and review your account on at least an annual basis. However, you are encouraged to reach out to us to discuss any changes in your personal or financial situations. In order to effectively manage your investments, you will be required to provide us with discretionary authority. You may impose restrictions on investing in certain securities or types of securities so long as such restrictions may reasonably be implemented by us. Our advice is not limited to certain types of investments, and we do not offer proprietary products. We do not require a minimum account value to open or maintain an account.

XYPN Invest Program: We offer investment management services to retail investors through independent and unaffiliated registered investment advisers (your "Independent Adviser"), to whom we construct and manage discretionary model investment portfolios ("Model Portfolios"). The Model Portfolios are monitored regularly and updated when appropriate. We monitor the Model Portfolios on a continuous basis but do not conduct regular reviews of your specific accounts. Model Portfolio reviews are conducted by our financial professionals and East Bay Financial Services LLC ("East Bay")—an independent and unaffiliated registered investment adviser we've retained to support us with Model Portfolio creation, management, and investment research. You should review Item 13 of your Independent Adviser's Form ADV Part 2A to understand their account review practices and contact them directly if you have any questions. Your Independent Adviser is responsible for choosing the specific Model Portfolio(s) to be implemented in your account(s). In order for us to manage your accounts through your Independent Adviser, you will generally be required to complete a limited power of attorney and/or new account paperwork at the qualified custodian that enables us to implement the Model Portfolio(s) account(s) on behalf of the registered investment adviser with whom you work. We do not offer proprietary products. There are no minimum requirements for retail investors or their registered investment advisers to open or maintain an account or establish a relationship with us. You may be subject to any minimums of your Independent Adviser, if applicable, as disclosed in Item 7 of their Form ADV Part 2A. You may impose reasonable restrictions on our discretionary authority, which must be provided to us in writing and accepted by us.

For Additional Information regarding the services we make available to you, please review [Items 4 and 7 of our Form ADV Part 2A](#), available at <https://adviserinfo.sec.gov/firm/brochure/285967>.

Conversation Starters:

"Given my financial situation, should I choose an investment advisory service? Why or why not?"

"How will you choose investments to recommend to me?"

"What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?"

What fees will I pay?

XYPN Sapphire Program: We are compensated for our advisory services by fees charged based on a client's assets under management with us, flat fees, or hourly fees (or a combination thereof). Asset-based fees generally range up to 1.5% per annum, flat fees generally range up to \$50,000 per annum, and hourly fees generally range up to \$450 per hour. Fees are negotiable, and each client's specific fee schedule is included as part of the investment advisory agreement, which will also include details specific to each client, including (i) whether fees are calculated and owed in advance or in arrears, (ii) the frequency of such fees (i.e., monthly or quarterly), (iii) whether fees are deducted automatically from the client's account or whether the client may elect to be billed separately, (iv) the fee calculation methodology (i.e., the last day of a specified period or the average daily balance during a specified period), and (v) whether we will bear the costs of certain services performed by third parties and facilitated by us, such as tax preparation.

XYPN Invest Program: If your Independent Adviser has elected to pass through our advisory fee to you, you as the retail investor will incur an annual asset-based fee that ranges from 0.25% to 0.35% of your Independent Adviser's aggregate assets designated to be under our management. Your Independent Adviser may alternatively elect to pay our advisory fee on your behalf. Fees are automatically deducted from your account(s) pursuant to the fee billing mechanics described in your Independent Adviser's Form ADV Part 2A, Item 5.

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In addition to our fees, you may incur additional fees and costs related to the investments in your account, such as your Independent Adviser's fees, custodian fees, transaction costs, internal management fees of mutual funds and ETFs, and other potential product related fees such as redemption fees. Clients may also incur fees for services performed by third parties and facilitated by us, such as tax preparation.

When we charge an asset-based fee, the more assets there are in your account(s), the more you will pay in fees, and we may therefore have an incentive to encourage you to increase the assets in your account(s) (and to encourage your Independent Adviser to direct more assets to be under our management). When we charge flat fees that are based on the complexity of your financial situation, we are incentivized to add or read-in additional complexity to your financial situation. When we charge hourly fees, we are incentivized to incur more time in rendering services to you.

You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying.

More detailed information about our fees and costs may be found in [Item 5 of our Form ADV Part 2A](#).

Conversation Starter:

Help me understand how these fees and costs might affect my investments. If I give you \$10,000 to invest, how much will go to fees and costs, and how much will be invested for me?

What are your legal obligations to me when acting as my investment adviser? How else does your firm make money and what conflicts of interest do you have?

When we act as your investment adviser, we have to act in your best interest and not put our interest ahead of yours. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice we provide you. Here are some examples to help you understand what this means.

The custodian, mutual fund sponsor, and technology solution we recommend provide us or our affiliate with various products and services that are intended to directly benefit you, us, or both of us. To the extent a custodian, mutual fund sponsor, and technology solution provide us or our affiliate products or services that don't directly benefit you, this creates an incentive to recommend that custodian, mutual fund sponsor, and technology solution. To learn how we address this incentive, please refer to [Items 10, 12, and 14 of our ADV Part 2A](#).

Conversation Starter:

How might your conflicts of interest affect me, and how will you address them?

How do your financial professionals make money?

Our financial professionals who provide direct investment advice to retail investors receive a portion of the fees we obtain from you for the provision of our services. All other financial professionals are compensated on a salary basis and are not paid commissions or other compensation based on the amount of the business generated from their work.

Do you or your financial professionals have legal or disciplinary history?

No, for the firm. Yes, for financial professionals. You can visit [Investor.gov/CRS](#) for a free and simple search tool to research us and our financial professionals.

Conversation Starter:

As a financial professional, do you have any disciplinary history? For what type of conduct?

You can find additional and up-to-date information about our investment management services and request a copy of the relationship summary by visiting <https://www.xyplanningnetwork.com/invest>, emailing support@xyinvestmentsolutions.com, or calling (360) 301-7579.

Conversation Starter:

Who is my primary contact person? Is he or she a representative of an investment adviser or a broker-dealer? Who can I talk to if I have concerns about how this person is treating me?

WEBSITE

[xyplanningnetwork.com/invest](https://www.xyplanningnetwork.com/invest)

PHONE

360.301.7579

ADDRESS

24 E Main St
Bozeman, MT 5971

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SUMMARY OF MATERIAL CHANGES

We updated Form CRS on March 29, 2024 to indicate that 'No' the firm does not have any disciplinary history but 'Yes' one or more financial professionals of the firm do. The changes to this section are displayed below:

"Do you or your financial professionals have legal or disciplinary history?

No, for the firm. Yes, for financial professionals. You can visit Investor.gov/CRS for a free and simple search tool to research us and our financial professionals."

Please contact us with any questions or details in connection with any updates discussed above.