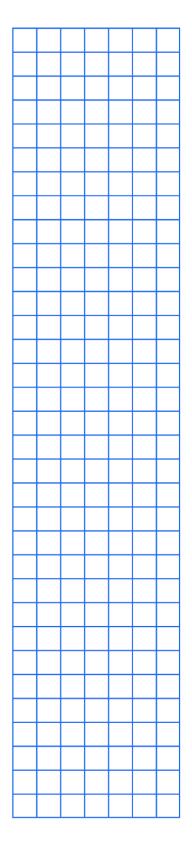


Brochure Supplement

Cole Setzer

CRD # 8146111

This Brochure Supplement provides information about Cole Setzer that supplements the Disclosure Brochure of XY Investment Solutions, LLC (hereinafter "XYPN Invest"), a copy of which you should have received. Please contact XYPN Invest's Chief Compliance Officer at Compliance@XYPNSapphire.com if you did not receive the Disclosure Brochure or if you have any questions about the contents of this Brochure Supplement. Additional information about Cole Setzer is available on the SEC's website at www.adviserinfo.sec.gov.



WEBSITE

xyplanningnetwork.com/invest

PHONE

360.301.7579

ADDRESS

24 E Main St Bozeman, MT 59715

Item 2: Educational Background and Business Experience

Born 1986

Post-Secondary Education

2020 | Master of Science - Accounting | Syracuse University
2010 | Master of Public Administration | Appalachian State University
2008 | Bachelor of Science - Criminal Justice | Appalachian State University

Recent Business Background

XYPN Invest, Investment Advisor Representative | 08/2025 – Present Setzer Financial, Founder | 08/2025 – Present Percy Street Properties, Owner/Partner | 08/2022 – Present Raven Road Properties, Owner/Partner | 08/2022 – Present Whitley, Hyder and Sigmon CPAs, Accountant | 08/2021 – 07/2025 United States Army, Major | 01/2021 – Present Setzer Construction, Treasurer | 11/2020 – Present

Professional Designations

Cole Setzer holds the Certified Public Accountant (CPA) designation. CPAs are licensed and regulated by their state boards of accountancy. While state laws and regulations vary, CPAs are educated in theory and practice in the fields of accounting, auditing and attestation, compilation, management advisory, financial advisory, tax and consulting skills.

In order to hold the CPA designation, the certificant must meet the state's mandated educational requirements, pass the state CPA examination, renew the license every three years, and complete at least 40 hours of continuing professional education per year in the recognized subject areas.

Item 3: Disciplinary Information

XYPN Invest is required to disclose information regarding any legal or disciplinary events material to a client's evaluation of Cole Setzer. XYPN Invest has no information to disclose in relation to this Item.

Item 4: Other Business Activities

XYPN Invest is required to disclose information regarding any investment-related business or occupation in which Cole Setzer is actively engaged.

Cole Setzer is not actively engaged in any other investment-related business or occupation. He is an Army Reserve Officer which entails one weekend per month and two weeks annually of training under normal circumstances. He also serves as the treasurer of Setzer Construction, which occupies 5 hours per month, 0 of which are trading hours. In addition, he is an owner/partner in property rentals which occupies 36 hours per month, 0 of which are trading hours.

Cole Setzer was elected to the Catawba County board of Commissioners in 2022, this occupies 25 hours per month, 0 of which are trading hours. This role could present a conflict of interest as the county chooses contracts or makes decisions that impact clients, potential clients, or the public at large. The XYPN Invest Code of Ethics requires disclosures of any donations or gifts and the proactive reporting of real, potential, or perceived conflicts of interest for our advisors. Due to the nature of this elected position, additional oversight is allocated to reviewing Cole Seltzer's disclosures and reporting.

Item 5: Additional Compensation

XYPN Invest is required to disclose information regarding any arrangement under which Cole Setzer receives an economic benefit from someone other than a client for providing investment advisory services. XYPN Invest has no information to disclose in relation to this Item.

Item 6: Supervision

Cole Setzer is supervised and monitored by Buddy Griffiths, Chief Compliance Officer, pursuant to XYPN Invest's written policies and procedures and code of ethics. Buddy Griffiths may be reached using the contact information on the cover page of this brochure supplement.