Brochure Supplement

Kimberly Bridges

CRD # 5546574

This Brochure Supplement provides information about Kimberly Bridges that supplements the Disclosure Brochure of XY Investment Solutions, LLC (hereinafter "XYPN Sapphire"), a copy of which you should have received. Please contact XYPN Invest's Chief Compliance Officer at Compliance@XYPNSapphire.com or by calling 406.602.2662 if you did not receive the Disclosure Brochure or if you have any questions or concerns about the contents of this Brochure Supplement. Additional information about Kimberly Bridges is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2: Educational Background and Business Experience

Year of Birth 1963

Post-Secondary Education

2009 | Doctor of Philosophy – Personal Financial Planning | Texas Tech University
2004 | Master of Science – Family Studies, Family Financial Planning | Kansas State University
2005 | Bachelor of Science – Human Ecology | Kansas State University

Recent Business Background

Bright Women Financial, Founder, Principal Financial Planner | 07/2025 – Present
XYPN Sapphire, Investment Advisor Representative | 06/2026 – Present
Sabbatical | 02/2025 – 10/2025
BOK Financial, Director of Financial Planning | 04/2018 – 02/2025

Professional Designations

Kimberly Bridges holds the **CERTIFIED FINANCIAL PLANNER® (CFP®)** certification. Holders of the CERTIFIED FINANCIAL PLANNER® certification maintain expertise within the financial planning profession in eight knowledge domains including Risk Management and Insurance Planning, Investment Planning, Tax Planning, Estate Planning, and Retirement Savings and Income Planning.

In order to obtain the certification, candidates must possess an earned, 4-year degree, complete or challenge coursework consisting of over 100 topics, and pass a comprehensive examination. Certificants must adhere to a code of conduct and complete 30 hours of continuing education every 2 years.

Kimberly Bridges also holds the **Certified Private Wealth Advisor (CPWA®)** designation. The Certified Private Wealth Advisor is provided by the Investments & Wealth Institute. A CPWA certificant has studied the principles and strategies associated with the wealth lifecycle – accumulation, preservation and distribution – to develop specific strategies to minimize taxes, monetize and protect assets, maximize growth, and transfer wealth for high-net-worth clients.

In order to obtain the CPWA designation, candidates must possess a bachelor's degree or a prerequisite designation, have five years of client-centered experience, complete a pre-study program, attend a synchronous classroom program, and pass a final examination. Designees must agree to abide by the IWI's code of conduct and complete 40 hours of continuing education every 2 years.

Kimberly Bridges also holds the **Certified Divorce Financial Analyst® (CDFA®)** designation. CDFA® professionals develop theoretical and practical understanding and knowledge of the financial aspects of divorce in order to aid their clients in disentangling the financial complexity that divorce brings in its implications for retirement plans, marital and separate property, child and spousal support, debt, and taxation.

CDFA certificants must complete a comprehensive course of study approved by the Institute for Divorce Financial Analysts, possess at least two years of experience, and pass a comprehensive examination and complete 30 hours of continuing education every 2 years.

Kimberly Bridges also holds the **Retirement Management Advisor® (RMA®)** designation. RMA® certificants must have a minimum of three years of financial services experience or an accepted designation and an acceptable regulatory history. Candidates must pass an online qualification examination, successfully complete an education program approved by the Investments & Wealth Institute consisting of coursework that covers retirement planning withdrawal and decumulation methods, management of longevity risk, and other retirement plan implementation strategies. Upon completion of the coursework, they must pass an online Certification Examination.

RMA® designees must report 40 hours of continuing education credits, including two (2) ethics hours, every two (2) years to maintain certification. RMA® designees are required to adhere to IWI's Code of Professional Responsibility, Standards of Practice, and Rule and Guidelines for Use of the Marks.

Item 3: Disciplinary Information

XYPN Invest is required to disclose information regarding any legal or disciplinary events material to a client's evaluation of Kimberly Bridges. There are no legal or disciplinary events material to a client's evaluation of this supervised person's integrity or ability to meet contractual commitments.

Item 4: Other Business Activities

XYPN Invest is required to disclose information regarding any investment-related business or occupation in which Kimberly Bridges is actively engaged that provides a substantial source of income, involves a substantial amount of time, or is material to the public in evaluating the representative.

Kimberly Bridges is not actively engaged in any other investment-related business or occupation, and is not actively engaged in any other business or occupation for compensation that provides a substantial source of income or involves a substantial amount of time.

Item 5: Additional Compensation

XYPN Sapphire is required to disclose information regarding any arrangement under which Kimberly Bridges receives an economic benefit from someone other than a client for providing investment advisory services. XYPN Sapphire does not permit IARs to receive any additional compensation from non-clients for providing advisory services. Accordingly, this supervised person does not receive economic benefits from non-clients for providing advisory services.

Item 6: Supervision

Kimberly Bridges is supervised and monitored by Buddy Griffiths, Chief Compliance Officer, pursuant to XYPN Sapphire'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.