Always Fiduciaries

"Trust is like the air we breathe - when it's present, nobody really notices; when it's absent, everybody notices."

~ Warren Buffett



www.onedayinjuly.com

One Day In July LLC is an SEC-registered investment advisor. Registration does not imply a certain level of skill or training. One Day In July LLC does not guarantee actual returns or losses. This content is for educational purposes only and is not investment advice.

Individual circumstances may vary.



One Day In July advisors are fiduciaries on all accounts, for all clients.

We do not accept commissions to sell you products, and we do not participate in mutual fund revenue sharing agreements. As fee-only fiduciary financial advisors, we receive payments only from our clients. This helps eliminate common conflicts of interest that can arise in the financial industry.

Financial Advisor Client

Reduces Conflict of Interest:

Advisor is only paid by client. The financial advisor is motivated to always act in the client's best interest.

This is how One Day In July operates.

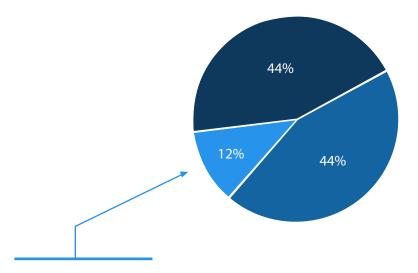


• Increases Conflict of Interest:

Advisor is paid by the fund manager to put certain funds in the client account. The client also pays the advisor. This can create a conflict of interest for the advisor, which can have a negative effect on the client.

This is how many other financial firms operate.

Not all financial advisors are fiduciaries.



Only 12% of advisors are registered in a way that requires them to be fiduciaries on all accounts for all clients. 44% are registered solely as broker-dealers, and 44% are dually registered as investment advisor representatives and broker-dealers. In order to best avoid conflicts of interest, One Day In July advisors are among the 12% of the industry registered only as investment advisors and therefore required to act as fiduciaries on all accounts.