

One Day In July LLC  
Form CRS Customer Relationship Summary  
May 19, 2020

One Day In July LLC is registered with the Securities and Exchange Commission as an investment advisor. We are not registered as a broker-dealer. 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](http://Investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

*What investment services and advice can you provide me?*

Our firm offers investment advisory services to individuals and families. These services include selecting investments, evaluating risk tolerance, developing a personal investment policy, environmental investing, and “launcher” investing for new investors. As part of our standard investment advisory services, we monitor and rebalance your investments at given intervals, generally ranging from every fourth month to annually. We also answer general financial planning questions and clients sometimes engage us for a more detailed analysis of their financial circumstances. Our investment authority is “discretionary,” which means that we do not have to consult with you every time we make a trade within your account, although we adhere to your investment guidelines. We have this authority only for as long as you have an advisory contract with us. We generally recommend investing in exchange-traded funds (ETFs), mutual funds, and other types of index funds but we may recommend other securities to help diversify your portfolio. In general, there is a combined account minimum of \$25,000 but we may waive it. If you participate in our “Launcher” program, the combined account minimum is \$10,000 but we generally require you to commit to put some money into savings each month. Charles Schwab is the custodian of most of our clients’ accounts because our firm is linked to Charles Schwab for purposes of making trades within our clients’ accounts. However, on certain accounts, we do not require that Charles Schwab serve as the custodian. For additional information regarding our services, please see [Items 4, 7, 8, 12, 13 and 16 of our Form ADV Part 2A firm brochure](#).

*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?*

For service to an account that is held by Charles Schwab and linked to our firm, you will pay an annual advisory fee that will be a percentage of the dollar value of your account as shown in the following table:

\$0.00 - \$2,000,000	0.50% for assets in this level
\$2,000,001 - \$20,000,000	0.25% for assets in this level
\$20,000,001 - \$100,000,000	0.125% for assets in this level
\$100,000,001 and above	0.0625% for assets in this level

If your account is held by a custodian that is not linked to our firm, your account will be charged a flat annual fee of 0.5% of the dollar amount of assets in the account, regardless of the account’s size. Even though the fee is assessed annually, it will be charged to your account in monthly increments (if the account is linked to our firm)

or in quarterly increments (if the account is not linked to our firm). The more assets there are in your account, the more you will pay in fees. Thus, we may have an incentive to encourage you to increase the assets in your account. Detailed financial plans incur a separate hourly fee. You will also pay other fees such as custodian fees, account maintenance fees, fees related to mutual funds and variable annuities, record-keeping fees, and other transactional fees.

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. [Please see our Form ADV, Part 2A brochure, Items 5A., B., C., and D for further information.](#)

*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. Our advisors make more money if the value of assets in your account increases. Thus, they may have incentive to grow your account by making risky investments. However, it is our policy that representatives follow your investment guidelines, so they will not take risk beyond your tolerance level. Additional information regarding conflicts of interest is available in our [Form ADV, Part 2A brochure, Items 11, 12 and 14.](#)

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

*How do your financial professionals make money?*

We pay our advisors a percentage of the fees our firm earns from the accounts they manage, and in some cases we pay them a base salary. They do not receive commissions or non-cash compensation from fund or product sales. Because we pay our advisors a percentage of the fees our firm earns, they make more money if your account value increases, which may be an incentive to grow your account by making risky investments. However, our firm requires advisors to follow your investment guidelines, so they will only take risk that your guidelines permit.

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

Yes. Please visit [Investor.gov/CRS](https://www.investor.gov/CRS) for a free and simple search tool to research our firm and our financial professionals.

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

**You can find additional information about our investment advisory services and a copy of this relationship summary by visiting <https://www.adviserinfo.sec.gov/> and entering our CRD number (284335). You can also request up-to-date information and a copy of this relationship summary by contacting us at (802) 881-9020.**

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