

Item 1 – Cover Page

One Degree Advisors, Inc.

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This brochure provides information about the qualifications and business practices of One Degree Advisors, Inc. If you have any questions about the contents of this brochure, please contact us at (619) 282-3288. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

Additional information about One Degree Advisors, Inc. also is available on the SEC's website at www.adviserinfo.sec.gov. Click on the "Investment Adviser Search" link and then search for "Firm" using the firm's CRD number, which is 170392.

References herein to One Degree Advisors, Inc. as a "registered investment adviser" or any reference to being "registered" does not imply a certain level of skill or training.

Item 2 – Material Changes

This brochure dated February 1, 2014 represents the initial brochure for One Degree Advisors, Inc. All clients will receive a copy of this brochure prior to, or at the time of, becoming a client.

One Degree Advisors, Inc. will provide you with a new brochure as necessary based on changes or new information, at any time, without charge.

Our brochure may be requested by contacting Audrey Coleman, Chief Compliance Officer at (619) 282-3288.

Additional information about One Degree Advisors, Inc. is also available via the SEC's website, www.adviserinfo.sec.gov. The SEC's website also provides information about any persons affiliated with One Degree Advisors, Inc. who are registered, or are required to be registered, as investment adviser representatives of One Degree Advisors, Inc.

Item 3 – Table of Contents

Item 1 – Cover Page	i
Item 2 – Material Changes	ii
Item 3 – Table of Contents	iii
Item 4 – Advisory Business	1
Item 5 – Fees and Compensation	4
Item 6 – Performance-Based Fees and Side-By-Side Management.....	7
Item 7 – Types of Clients.....	8
Item 8 – Methods of Analysis, Investment Strategies and Risk of Loss	9
Item 9 – Disciplinary Information	13
Item 10 – Other Financial Industry Activities and Affiliations	14
Item 11 – Code of Ethics, Participation, or Interest in Client Transaction and Personal Trading.....	15
Item 12 – Brokerage Practices	17
Item 13 – Review of Accounts.....	20
Item 14 – Client Referrals and Other Compensation.....	21
Item 15 – Custody	22
Item 16 – Investment Discretion	23
Item 17 – Voting Client Securities	24
Item 18 – Financial Information	25

Brochure Supplement(s):

Audrey Coleman.....	26
Item 2 – Educational Background and Business Experience	27
Item 3 – Disciplinary Information.....	28
Item 4 – Other Business Activities	28
Item 5 – Additional Compensation	28
Item 6 – Supervision	28
Anthony Saffer	29
Item 2 – Educational Background and Business Experience	30
Item 3 – Disciplinary Information.....	30
Item 4 – Other Business Activities	31
Item 5 – Additional Compensation	31
Item 6 – Supervision	31

Item 4 – Advisory Business

About One Degree Advisors, Inc.

One Degree Advisors, Inc. is a corporation formed in 2001 in the State of California. The name was changed to One Degree Advisors, Inc. in 2014. Audrey Coleman is the Principal Owner of One Degree Advisors, Inc. The major decisions of a strategic and administrative nature for the firm are undertaken by Ms. Coleman.

Services Offered

One Degree Advisors, Inc. is a financial advisory firm dedicated to providing personalized confidential financial planning and investment management to its clients.

One Degree Advisors, Inc. provides financial planning and investment management services that include (1) helping the client clarify his or her investment objectives, goals and time horizons, (2) creating a diversified portfolio based on those needs, and (3) investing and managing the portfolio on behalf of the client on a discretionary basis. One Degree Advisors, Inc. has discretionary authority to make trades in client accounts as dictated by its best judgment for each client's situation without the client's prior consent. One Degree Advisors, Inc. will evaluate all publicly traded investments, but primarily recommends to its clients institutional-style and no-load mutual funds and other low-cost investment vehicles, and for some clients municipal notes and bonds and other fixed income securities.

Assets under the direct management of One Degree Advisors, Inc. are held at an independent custodian in the client's name. One Degree Advisors, Inc. does not have custody of client assets meaning that One Degree Advisors, Inc. does not hold client funds or securities either directly or indirectly and has no authority to obtain possession of them. Rather, One Degree Advisors, Inc. manages the assets under a limited power of attorney executed by the client.

Prior to engaging One Degree Advisors, Inc. to provide services, clients are generally required to enter into an agreement with One Degree Advisors, Inc. setting the terms and conditions of the engagement (including termination), describing the scope of the services to be provided, and the portion of the fee that is due from the client prior to One Degree Advisors, Inc. beginning services.

Subject to any written guidelines, which the client may provide, One Degree Advisors, Inc. will be granted discretion and authority to manage the client's investment account(s). Accordingly, One Degree Advisors, Inc. is authorized to perform various functions, at the client's expense, without further approval from the client. Such functions include making all investment decisions on the (a) securities purchased/sold and (b) the amount of securities to be purchased/sold. Once the portfolio is constructed,

One Degree Advisors, Inc. provides ongoing supervision and rebalancing of the portfolio as changes in market conditions and client circumstances may require.

One Degree Advisors, Inc. may offer investments through a third-party investment adviser ("sub-adviser"). All sub-advisers to whom One Degree Advisors, Inc. refers its clients will be a registered investment adviser with the Securities and Exchange Commission or other appropriate jurisdictions. At the time of the referral to the sub-adviser, the clients receive full disclosure that includes detailed information on the services offered and other pertinent disclosures by delivery of a copy of the relevant sub-adviser's Form ADV Part 2 or equivalent disclosure documents. In addition, if the investment program recommended to a client is a wrap fee program, the client will also receive the equivalent wrap fee brochure provided by the sponsor of the program. One Degree Advisors, Inc. will provide each client with all appropriate disclosure statements.

After consultation with One Degree Advisors, Inc., clients may impose restrictions on investing in certain securities or types of securities. Other restrictions may be imposed by clients with respect to the (average or longest) maturity or credit quality of fixed income investments. In either case, all restrictions must be in writing.

If requested by the client, One Degree Advisors, Inc. may recommend the services of other professionals for implementation purposes. The client is under no obligation to engage the services of any such recommended professional. The client retains absolute discretion over all such implementation decisions and is free to accept or reject any recommendation from One Degree Advisors, Inc.

Client Obligations

In performing its services, One Degree Advisors, Inc. shall not be required to verify any information received from the client or from the client's other professionals. Moreover, each client is advised that it remains his or her responsibility to promptly notify One Degree Advisors, Inc. if there is ever any change in the client's financial situation or investment objectives during the client engagement.

Disclosure Statement

A copy of One Degree Advisors, Inc.'s written brochure as set forth on Part 2A of Form ADV shall be provided to each client prior to, or at the same time as, the execution of the Advisory Agreement. Any client who has not received a copy of One Degree Advisors, Inc.'s written brochure at least 48 hours prior to executing the Advisory Agreement shall have five business days subsequent to executing the agreement to terminate the One Degree Advisors, Inc.'s services without penalty.

Amount of Assets Under Management

As of March 1, 2014, One Degree Advisors, Inc. is a newly registered investment advisory firm and therefore does not have assets under management at this time.

Our Policies on Class Action, Bankruptcies, and Other Legal Proceedings

Clients should note that One Degree Advisors, Inc. will not advise nor act on behalf of the client in legal proceedings involving companies whose securities are held or previously were held in the client's account(s), including, but not limited to, the filing of "Proofs of Claim" in class action settlements. If desired, clients may direct One Degree Advisors, Inc., if documents have been received by One Degree Advisors, Inc., to transmit copies of class action notices to the client or a third party. Upon such direction, One Degree Advisors, Inc. will make commercially reasonable efforts to forward such notices in a timely manner.

Non-Participation in Wrap Fee Programs

One Degree Advisors, Inc., as a matter of policy and practice, does not sponsor any wrap fee program. A wrap fee program is defined as any advisory program under which a specified fee or fees not based directly upon transactions in a client's account is charged for investment advisory services (which may include portfolio management or advice concerning the selection of other investment advisers) and the execution of client transactions.

Item 5 – Fees and Compensation

The client can determine to engage One Degree Advisors, Inc. to provide discretionary investment advisory services on a fee basis. One Degree Advisors, Inc.'s investment advisory fee is based upon a percentage (%) of the market value of the assets placed in under One Degree Advisors, Inc. or a fixed fee. The maximum fee percentage is 1.99% of the assets under management and is based on the balance of the accounts managed and services provided. Fees are not negotiable.

Investment advisory fees will be calculated on monthly basis, in advance, at the beginning of each calendar month based on the value (market value or fair market value in the absence of market value), of the client's account at the end of the previous quarter. The first month is due at the execution of the Advisory Agreement and is prorated to the end of that month.

Fees for financial planning services will vary, and are determined by the services required and agreed upon in advance. The final fee, subject to negotiation, is directly dependent upon the facts and circumstances of the client's financial situation and the complexity of the financial plan or services requested. *In limited circumstances*, the cost/time could potentially exceed the initial estimate. In such cases, One Degree Advisors, Inc. will notify the client and may request that the client pay an additional fee. A financial planning consultation will require a deposit equal to one-half (50%) of the agreed upon fee upon execution of the agreement and the balance due upon completion of the work as agreed upon.

Clients may provide written authorization to the custodian of their accounts to pay One Degree Advisors, Inc.'s fees from the client's account. The account custodian does not verify the accuracy of One Degree Advisors, Inc.'s advisory fee calculation. The custodian will send the client a statement, at least quarterly, indicating all amounts disbursed from the account including the amount of advisory fees paid directly to One Degree Advisors, Inc.

General Information Regarding Advisory Services and Fees

One Degree Advisors, Inc. fees are exclusive of brokerage commissions, transaction fees, and other related costs and expenses which shall be incurred by the client. Clients may incur certain charges imposed by custodians, brokers, third party investment and other third parties such as fees charged by managers, custodial fees, deferred sales charges, odd-lot differentials, transfer taxes, wire transfer and electronic fund fees, and other fees and taxes on brokerage accounts and securities transactions. Mutual funds and exchange traded funds also charge internal management fees, which are disclosed in a fund's prospectus.

Clients may also incur "account termination fees" upon the transfer of an account from one brokerage firm (custodian) to another. The range for these account termination fees is believed to range generally from \$0 to \$200 at present, but at times may be much higher. Clients should contact their custodians (brokerage firms, bank or trust company, etc.) to determine the amount of account termination fees that may be charged and deducted from their accounts for any existing accounts that may be transferred.

Such charges, fees and commissions are exclusive of and in addition to the firm's fee, and the firm does not receive any portion of these commissions, fees, and costs.

Item 12 further describes the factors that the firm considers in selecting or recommending broker-dealers for client transactions and determining the reasonableness of their compensation (e.g., commissions).

The vast majority of clients pay One Degree Advisors, Inc.'s fees based upon a percentage of the assets we manage. This is a very common form of compensation for registered investment advisory firms and avoids the multiple inherent conflicts of interest associated with commission-based compensation.

Asset-advised-upon percentage method of compensation can still at times lead to conflicts of interest between the firm and the client as to the advice provided. For example, conflicts of interest may arise relating to the following financial decisions in life: incur or pay down debt; gift funds to charities or to individuals; purchases of a (larger) home or cars or other non-investment assets; the purchase of a lifetime immediate annuity; expenditures of funds for travel or other activities; investment in private equity investments (private real estate ventures, closely held businesses, etc.), and the amount of funds to place in non-managed cash reserve accounts. We have adopted internal policies to properly manage these and other potential conflicts of interest. Our goal is that our advice to you remains at all times in your best interest, disregarding any impact of the decision upon our firm.

Termination

The client may terminate any new agreement without penalty by providing written notice of such cancellation to One Degree Advisors, Inc. within five (5) business days of the date of signing the agreement. Following the five-day cancellation period, the client may cancel the Advisory Agreement any time by giving thirty day notice in writing to One Degree Advisors, Inc., and the client will be responsible for payment of fees for services rendered to the date of notice. One Degree Advisors, Inc. may cancel the Agreement any time upon refund of all fees paid for which services have not been completed. An agreement for any other service will cancel upon completion of such services or as otherwise agreed by the parties.

One Degree Advisors, Inc. believes that the charges and fees offered within its program are competitive with alternative programs available through other firms offering a similar range of services; however, lower fees for comparable services may be available from other sources. A client could invest in mutual funds directly, without the services of One Degree Advisors, Inc. In that case, the client would not receive the services provided by One Degree Advisors, Inc. which are designed, among other things, to assist the client in determining which investments are most appropriate to each client's financial condition and objectives, undertake a disciplined approach to portfolio rebalancing while taking into account the tax ramifications of same, and to avoid ad hoc emotional reactions to shorter-term market events. Also, some of the funds used by the firm may not be available to the client directly without the use of an investment adviser granted access to such funds.

One Degree Advisors, Inc.'s relationship with each client is non-exclusive; in other words, One Degree Advisors, Inc. provides investment advisory services and financial planning services to multiple clients. One Degree Advisors, Inc. seeks to avoid situations in which one client's interest may conflict with the interest of another client. However, one circumstance which could arise is a sudden sharp downturn in the values of one or more stock asset classes, thereby triggering (under adopted investment policies with the vast majority of One Degree Advisors, Inc.'s clients) the need to rebalance the investment portfolios following the close of any business (trading) day. In this instance, One Degree Advisors, Inc. seeks to rebalance each client's investment portfolio on a timely basis, keeping in mind that most mutual fund trades occur at the end of a trading day.

Item 6 – Performance-Based Fees and Side-By-Side Management

Item 6 is not applicable to One Degree Advisors, Inc. One Degree Advisors, Inc. does not charge any performance-based fees (fees based on a share of capital gains on or capital appreciation of the assets of a client). Such acceptance or management would pose a significant conflict of interest to the client because performance-based fees may provide an incentive to favor such accounts over the accounts of clients under our other advisory programs. One Degree Advisors, Inc. considers avoidance of such conflict a paramount policy in maintaining our fiduciary duty to our clients.

Item 7 – Types of Clients

One Degree Advisors, Inc. clients shall generally include high net worth individuals, business owners and corporations. Client relationships vary in scope and length of service.

One Degree Advisors, Inc. does not require a minimum fee or assets under management.

Item 8 – Methods of Analysis, Investment Strategies and Risk of Loss

Methods of Analysis

Before designing investment plans for clients, One Degree Advisors, Inc. will evaluate the client's investments to determine whether the client's goals harmonize with the client's financial objectives. One Degree Advisors, Inc. will propose a portfolio to help clients attain their financial goals. In designing investment plans for clients, One Degree Advisors, Inc. relies upon the information supplied by the client and client's other professional advisors. Such information may pertain to the client's financial situation, estate planning, tax planning, risk management, short-term and long-term lifetime financial goals and objectives, investment time horizon, and perceived current tolerance for risk. One Degree Advisors, Inc. will design and propose a portfolio to help clients attain their financial goals.

This information will become the basis for the strategic asset allocation plan that One Degree Advisors, Inc. believes will best meet the client's stated long term personal financial goals. The strategic asset allocation provides for investments in those asset classes that One Degree Advisors, Inc. believes will possess attractive combinations of return, risk, and correlation over the long term.

When One Degree Advisors, Inc. invests client assets, asset allocation techniques are used which include stocks and bonds of varying characteristics and from both the United States and foreign markets. One Degree Advisors, Inc. invests for the long term and expects that not all investments in a given portfolio will perform in unison with other assets in the same portfolio. One Degree Advisors, Inc. manages money for the clients' downside protection, not upside gain. One Degree Advisors, Inc. does not systematically rebalance the portfolio on a regular basis, but monitor each portfolio's asset allocation to make adjustments where appropriate. One Degree Advisors, Inc.'s portfolio management decisions are made considering only the assets being managed and not with regards to other investments the client may hold.

One Degree Advisors, Inc. may utilize fundamental analysis. Fundamental analysis is performed on historical and present data, with the goal of making financial forecasts. The main sources of information include financial newspapers and magazines, research materials prepared by others, corporate rating services, annual reports, prospectuses, filings with the Securities and Exchange Commission, and company press releases.

One Degree Advisors, Inc. also utilizes charting and other statistical stock market data. Other sources that the firm may use include Morningstar mutual fund information, Morningstar stock information, and information available on the internet.

Investment Strategies

The primary investment strategy used on client accounts is asset allocation based on Modern Portfolio Theory. One Degree Advisors, Inc. develops a diversified investment portfolio by mixing different assets in varying proportions depending on client and current economic climate. The primary purpose of Asset Allocation is to reduce the risk in the portfolio, while maintaining or enhancing the rate of return of the portfolio. Portfolios are globally diversified to control the risk associated with traditional markets.

One Degree Advisors, Inc. manages a variety of model portfolios based on client risk profiles, ranging from conservative to aggressive. One Degree Advisors, Inc. utilizes an analytic process of fund performance in each asset class on at least a quarterly basis in order to determine the holdings and weightings of the models. The models form the basis of the design of client asset allocations, though specific client interests and circumstances may add unique holdings to any portfolio.

Each client receives investment advice regarding their portfolio based upon his or her:

- Income Needs
- Time Horizon
- Risk Tolerance
- Expected Rate of Return
- Asset Class Preferences

The investment vehicles used to invest in the various asset classes are mutual funds, exchanged traded funds (ETFs), and covered options. The mutual funds provide:

- Professional Management
- Diversification
- Flexibility
- Liquidity

The investment strategy for a specific client is based upon the objectives stated by the client during consultations. The client may change these objectives at any time. Each client executes an Investment Policy Statement that documents their objectives, their desired investment strategy and any restrictions on investments requested by the client.

Risk of Loss

Investing in securities involves risk of loss that clients should be prepared to bear. One Degree Advisors, Inc.'s investment approach constantly keeps the risk of loss in mind. Investors face the following investment risks:

Interest-rate Risk: The risk that investment returns will be affected by changes in the level of interest rates. When interest rates increase, the prices and values of bonds decrease. When interest rates decrease, the prices and values of bonds increase.

Market Risk: The risk that investment returns will be affected by changes in the overall level of the stock market. When the stock market as a whole increases or decreases, virtually all stocks are affected to some degree.

Reinvestment Rate Risk: The risk incurred when an investment's income is reinvested at a lower rate than the rate that existed at the time the original investment was made. This risk is most prevalent when interest rates fall.

Purchasing Power Risk (Inflation Risk): The risk that inflation will affect the return of an investment in real dollars. In other words, the amount of goods that one dollar will purchase decreases with time. Investments that have low returns, such as savings accounts, are not likely to keep up with inflation. Investments with fixed returns, such as bonds, will decrease in value because their purchasing value will decrease with inflation.

Business Risk: The risk associated with a particular industry or firm. These are factors that affect the industry or firm, but do not affect the whole market. They include government regulations, management competency, or local or regional economic factors.

Financial Risk: The risk associated with the mix of debt and equity used to finance a firm. The greater the financial leverage, the greater the financial risk.

Currency Risk (Exchange Rate Risk): The risk that a change in the value of a foreign currency relative to the U.S. dollar will negatively affect a U.S. investor's return.

Liquidity Risk: Liquidity is the ability to readily convert an investment into cash. Generally, assets are more liquid if many traders are interested in a standardized product. For example, Treasury Bills are highly liquid, while real estate properties are not.

In general, cash equivalents provide liquidity with minimum income, and a return of principal with no capital appreciation. Cash equivalents are, however, subject to purchasing power risk.

Fixed income investments provide current income. Usually, the longer the maturity of the security, the higher the income it will generate. Also, with longer maturities, fixed income investments will have greater price volatility and greater opportunity for capital gains or capital losses. Fixed income investments are subject to interest rate risk, reinvestment rate risk, and purchasing power risk. In addition, foreign bonds would be

subject to currency rate risk and junk bonds would be subject to business risk and financial risk.

The return of principal for bond funds and funds with significant underlying bond holdings is not guaranteed. Mutual fund shares are subject to the same interest rate, inflation and credit risks associated with the underlying bond holdings. Lower rated bonds are subject to greater fluctuations in value and risk of loss of income and principal than higher rated bonds.

Equity investments are subject to greater volatility, thus providing a greater opportunity for capital gains, and a greater opportunity for capital losses. Equity investments offer little or no current income. Equity investments are subject to market risk and interest rate risk, while providing an opportunity to protect against purchasing power risk. Also, stock mutual funds, rather than individual equities, may limit the exposure to business risk and financial risk.

Investing outside the United States involves additional risks, such as currency fluctuations, periods of illiquidity and price volatility. These risks may be heightened in connection with investments in developing countries. Small-company stocks entail additional risks, and they can fluctuate in price more than larger company stocks.

Investments are not FDIC-insured, nor are they deposits of or guaranteed by a bank or any other entity, so they may lose value.

Item 9 – Disciplinary Information

Neither One Degree Advisors, Inc. nor its management persons have any reportable legal or disciplinary events.

Item 10 – Other Financial Industry Activities and Affiliations

One Degree Advisors, Inc. associated persons are engaged in professions other than giving investment advice. Audrey Coleman is a licensed insurance agent through numerous insurance companies. In such a capacity, she may offer insurance products and receive normal and customary commissions as a result of such purchases. This may be viewed as a conflict of interest. Clients are under no obligation to act on these insurance recommendations or to effect the transaction through One Degree Advisors, Inc. Ms. Coleman spends approximately 5% of his time on this activity.

Ms. Coleman is currently a Registered Representative and Investment Adviser Representative of Cetera Advisor Networks, LLC.

Neither One Degree Advisors, Inc., nor its representatives, are registered or have an application pending to register, as a futures commission merchant, a commodity pool operator, a commodity trading advisor, or a representative of the foregoing.

Item 11 – Code of Ethics, Participation, or Interest in Client Transaction and Personal Trading

One Degree Advisors, Inc. has adopted a Code of Ethics for all supervised persons of the firm describing its high standard of business conduct, and fiduciary duty to its clients. The Code of Ethics includes provisions relating to the confidentiality of client information, a prohibition on insider trading, a prohibition of rumor mongering, restrictions on the acceptance of significant gifts and the reporting of certain gifts and business entertainment items, and personal securities trading procedures, among other things. All supervised persons at One Degree Advisors, Inc. must acknowledge the terms of the Code of Ethics annually, or as amended.

One Degree Advisors, Inc. anticipates that, in appropriate circumstances consistent with clients' investment objectives, it will cause accounts over which One Degree Advisors, Inc. has management authority to effect, and will recommend to investment advisory clients or prospective clients, the purchase or sale of securities in which One Degree Advisors, Inc., its affiliates and/or clients, directly or indirectly, have a position of interest. One Degree Advisors, Inc.'s employees and persons associated with One Degree Advisors, Inc. are required to follow One Degree Advisors, Inc. Code of Ethics. Subject to satisfying this policy and applicable laws, officers, directors and employees of One Degree Advisors, Inc. and its affiliates may trade for their own accounts in securities which are recommended to and/or purchased for One Degree Advisors, Inc.'s clients. The Code of Ethics is designed to assure that the personal securities transactions, activities and interests of the employees of One Degree Advisors, Inc. will not interfere with (i) making decisions in the best interest of advisory clients and (ii) implementing such decisions while, at the same time, allowing employees to invest for their own accounts.

Under the Code certain classes of securities have been designated as exempt transactions, based upon a determination that these would materially not interfere with the best interest of One Degree Advisors, Inc.'s clients. In addition, the Code requires pre-clearance of many transactions, and restricts trading in close proximity to client trading activity. Nonetheless, because the Code of Ethics in some circumstances would permit employees to invest in the same securities as clients, there is a possibility that employees might benefit from market activity by a client in a security held by an employee. Employee trading is continually monitored under the Code of Ethics, and to reasonably prevent conflicts of interest between One Degree Advisors, Inc. and its clients.

One Degree Advisors, Inc.'s clients or prospective clients may request a copy of the firm's Code of Ethics by contacting us at (619) 282-3288.

It is One Degree Advisors, Inc.'s policy that the firm will not affect any principal or agency cross securities transactions for client accounts. One Degree Advisors, Inc. will also not cross trades between client accounts. Principal transactions are generally defined as transactions where an adviser, acting as principal for its own account or the account of an affiliated broker-dealer, buys from or sells any security to any advisory client. A principal transaction may also be deemed to have occurred if a security is crossed between an affiliated hedge fund and another client account. An agency cross transaction is defined as a transaction where a person acts as an investment adviser in relation to a transaction in which the investment adviser, or any person controlled by or under common control with the investment adviser, acts as broker for both the advisory client and for another person on the other side of the transaction. Agency cross transactions may arise where an adviser is dually registered as a broker-dealer or has an affiliated broker-dealer.

Item 12 – Brokerage Practices

Broker Selection/Recommendation

In the event that the client requests that One Degree Advisors, Inc. recommend a broker dealer/custodian for execution and/or custodial services, One Degree Advisors, Inc. generally recommends that investment management accounts be maintained at TD Ameritrade Institutional, a division of TD Ameritrade, Inc., member FINRA/SEPC/NFA, an unaffiliated SEC-registered broker-dealer and FINRA member (TDA), to maintain custody of clients' assets and to effect trades for their accounts. TDA is independently owned and operated and not affiliated with One Degree Advisors, Inc. and does not supervise or otherwise monitor One Degree Advisors, Inc.'s investment management services to its clients. TDA provides One Degree Advisors, Inc. with access to its institutional trading and custody services, which typically are not available to TDA retail investors. TDA's services include brokerage, custody, research and access to mutual funds and other investments that are otherwise generally available only to institution investors or would require a significantly higher minimum initial investment.

Factors that One Degree Advisors, Inc. considers in recommending TDA (or any other broker-dealer/custodian to clients) include financial strength, reputation, execution capabilities, pricing, research, and service. Although the commissions and/or transaction fees paid by One Degree Advisors, Inc.'s clients shall comply with the One Degree Advisors, Inc.'s duty to obtain best execution, a client may pay a commission that is higher than another qualified broker-dealer might charge to effect the same transaction where One Degree Advisors, Inc. determines, in good faith, that the commission/transaction fee is reasonable in relation to the value of the brokerage and research services received. In seeking best execution, the determinative factor is not the lowest possible cost, but whether the transaction represents the best qualitative execution, taking into consideration the full range of broker-dealer services, including the value of research provided, execution capability, commission rates, and responsiveness. Accordingly, although One Degree Advisors, Inc. will seek competitive rates, it may not necessarily obtain the lowest possible commission rates for client account transactions. The brokerage commissions or transaction fees charged by the designated broker-dealer/custodian are exclusive of, and in addition to, One Degree Advisors, Inc.'s investment management fee. One Degree Advisors, Inc.'s best execution responsibility is qualified if securities that it purchases for client accounts are mutual funds that trade at net asset value as determined at the daily market close.

Soft Dollars

Although not a material consideration when determining whether to recommend that a client utilize the services of a particular broker-dealer/custodian, One Degree Advisors, Inc. may receive from TDA (or another broker-dealer/custodian) without cost (and/or at a discount) support services and/or products, certain of which assist One Degree

Advisors, Inc. to better monitor and service client accounts maintained at such institutions. Included within the support services that may be obtained by One Degree Advisors, Inc. may be investment-related research, pricing information and market data, software and other technology that provide access to client account data, compliance and/or practice management-related publications, discounted or gratis consulting services, discounted and/or gratis attendance at conferences, meetings, and other educational and/or social events, marketing support, computer hardware and/or software and/or other products used by One Degree Advisors, Inc. in furtherance of its investment advisory business operations.

As indicated above, certain of the support services and/or products that *may* be received may assist One Degree Advisors, Inc. in managing and administering client accounts. Others do not directly provide such assistance, but rather assist One Degree Advisors, Inc. to manage and further develop its business enterprise.

One Degree Advisors, Inc. may have an incentive to select or recommend a broker-dealer/custodian based on adviser's interest in receiving research, products, or services rather than on adviser's interest in receiving most favorable execution.

One Degree Advisors, Inc.'s clients do not pay more for investment transactions effected and/or assets maintained at TDA as a result of this arrangement. There is no corresponding commitment made by One Degree Advisors, Inc. to TDA or any other any entity to invest any specific amount or percentage of client assets in any specific mutual funds, securities or other investment products as result of the above arrangement.

One Degree Advisors, Inc.'s Chief Compliance Officer, Audrey Coleman, remains available to address any questions that a client or prospective client may have regarding the above arrangement and any corresponding perceived conflict of interest such arrangement may create.

To the extent that One Degree Advisors, Inc. provides investment management services to its clients, the transactions for each client account generally will be effected independently, unless One Degree Advisors, Inc. decides to purchase or sell the same securities for several clients at approximately the same time. One Degree Advisors, Inc. may (but is not obligated to) combine or "bunch" such orders to obtain best execution, to negotiate more favorable commission rates or to allocate equitably among One Degree Advisors, Inc.'s clients differences in prices and commissions or other transaction costs that might have been obtained had such orders been placed independently. Under this procedure, transactions will be averaged as to price and will be allocated among clients in proportion to the purchase and sale orders placed for each client account on any given day. One Degree Advisors, Inc. shall not receive any additional compensation or remuneration as a result of such aggregation.

TDA provides the clients with consolidated statements. One Degree Advisors, Inc.'s employees are not registered representatives of TDA and do not receive any commissions or fees from recommending these services.

Directed Brokerage

Some clients may instruct One Degree Advisors, Inc. to use one or more particular brokers for the transactions in their accounts. Clients who may want to direct One Degree Advisors, Inc. to use a particular broker should understand that this may prevent One Degree Advisors, Inc. from effectively negotiating brokerage compensation on their behalf. This arrangement may also prevent One Degree Advisors, Inc. from obtaining the most favorable net price and execution. Thus, when directing brokerage business, clients should consider whether the commission expenses and execution, clearance and settlement capabilities that they will obtain through their broker are adequately favorable in comparison to those that One Degree Advisors, Inc. would otherwise obtain for its clients. Clients are encouraged to discuss available alternatives with their advisory representative.

Item 13 – Review of Accounts

Portfolio Reviews and Rebalancing of the client's portfolio, for the assets held under management with One Degree Advisors, Inc., will be undertaken: (1) periodically as determined by One Degree Advisors, Inc.; (2) upon request by the client, and (3) upon a substantial asset class decline, under the following adopted policies and procedures. All account reviews are conducted by the investment manager, Ms. Audrey Coleman.

Periodic Portfolio Reviews are undertaken by advisors of One Degree Advisors, Inc. to ascertain if the values in any asset class have strayed beyond their target minimums or maximums, and for purposes of meeting a client's cash flow needs. Even if one or more asset classes fall outside their target minimums or maximums, the advisor may determine not to rebalance the asset class for various reasons, such as avoidance of short-term capital gains, deferring long-term capital gains realization, minimization of transaction costs, or our view on whether the asset class is undervalued or overvalued relative to historic norms and our view of the level of the macroeconomic risks to which the asset class may be exposed. Such in-house portfolio reviews are subject to additional restrictions set forth below.

Additional Portfolio Reviews are undertaken upon request by the client, such as when special cash needs arise or when additional cash or securities are added to the investment portfolio. One Degree Advisors, Inc. will respond to such requests within a reasonable period of time.

Portfolio Reports Provided to Clients

Clients may also directly access account information at the custodians with which the accounts are held online (specifically, TDA each and every day, via the secure web sites of these institutions.

Monthly or Quarterly Statements are sent to the client directly from the corresponding brokers, banks, mutual funds, partnership sponsors, and/or insurance companies which hold the client's investments. These statements reflect the assets in the custodian's custody, together with confirmations of each transaction executed in the account(s) if desired by the client. For some custodians, the client may elect to receive these statements by e-mail rather than U.S. mail.

Item 14 – Client Referrals and Other Compensation

As disclosed in Item 12 above, One Degree Advisors, Inc. may receive an indirect economic benefit from TDA. One Degree Advisors, Inc., without cost (and/or at a discount), may receive support services and/or products from TDA.

One Degree Advisors, Inc. may provide referrals to other investment advisory firms as a service to clients. However, One Degree Advisors, Inc. does not have agreements with or receive referral fees from any other advisors.

One Degree Advisors, Inc. does not receive, nor does it pay, any fees for client referrals.

One Degree Advisors, Inc. periodically receives client referrals from websites where they may be listed. In no case will the client pay any additional fees to One Degree Advisors, Inc. for services if the referral comes from any of these listings.

Item 15 – Custody

It is our policy to not accept custody of a client's securities. In other words, One Degree Advisors, Inc. is not granted access to clients that would enable us to withdraw or transfer or otherwise move funds or cash from any client account to our accounts or the account of any third party (other than for purposes of fee deductions, as explained below). This is for the safety of our clients' assets.

However, with a client's consent, One Degree Advisors, Inc. may be provided with the authority to seek deduction of One Degree Advisors, Inc.'s fees from a client's accounts. One Degree Advisors, Inc. will send billing invoices to the client.

All clients receive account statements directly from qualified custodians, such as a bank or broker dealer that maintains those assets.

Item 16 – Investment Discretion

One Degree Advisors, Inc. usually receives discretionary authority from the client at the outset of an advisory relationship to select the identity and amount of securities to be bought or sold. Prior to One Degree Advisors, Inc. assuming discretionary authority over a client's account, the client shall be required to execute an *Investment Advisory Agreement*, granting One Degree Advisors, Inc. authority to buy, sell, or otherwise effect investment transactions. In addition, any investment discretion is obtained in writing through a limited power of attorney signed by the client prior. In all cases, however, such discretion is to be exercised in a manner consistent with the stated investment objectives for the particular client account.

Discretionary authority allows One Degree Advisors, Inc. to perform trades in the client's account without further approval from the client. This includes decisions on the following:

- Securities purchased or sold
- The amount of securities to be purchased or sold

Once the portfolio is constructed, One Degree Advisors, Inc. provides ongoing supervision and rebalancing of the portfolio as changes in market conditions and client circumstances may require.

One Degree Advisors, Inc. seeks to undertake a minimal amount of trading in client accounts, in order to keep transaction fees, other expenses, and tax consequences associated with trading to minimal levels.

Clients who engage One Degree Advisors, Inc. on a discretionary basis may, at any time, impose restrictions, in writing, on One Degree Advisors, Inc.'s discretionary authority (i.e., limit the types/amounts of particular securities purchased for their account, exclude the ability to purchase securities with an inverse relationship to the market, limit or proscribe One Degree Advisors, Inc.'s use of margin, etc.).

Item 17 – Voting Client Securities

One Degree Advisors, Inc. does not have any authority to and does not vote proxies on behalf of advisory clients. Clients retain the responsibility for receiving and voting proxies for any and all securities maintained in client portfolios. One Degree Advisors, Inc. may provide advice to clients regarding the clients' voting of proxies. Clients will receive their proxies or other solicitations directly from their custodian.

Item 18 – Financial Information

One Degree Advisors, Inc. does not require the prepayment of more than \$1,200 in fees per client, six months or more in advance. One Degree Advisors, Inc. accepts limited forms of discretion over clients' accounts, as described in Item 16 of this brochure. One Degree Advisors, Inc. is unaware of any financial condition that is reasonably likely to impair its ability to meet contractual commitments to clients. One Degree Advisors, Inc. has never been the subject of a bankruptcy proceeding.

March 1, 2014

FORM ADV PART 2B ("BROCHURE SUPPLEMENT")
FOR ONE DEGREE ADVISORS, INC.

Brochure Supplement (Part 2B of Form ADV)

Audrey Coleman

One Degree Advisors, Inc.

3131 Camino del Rio North, Suite 1010
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(619) 282-3288

Audrey@coleman-johnson.com
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This brochure supplement provides information about Anthony Saffer that supplements the One Degree Advisors, Inc.'s brochure. You should have received a copy of that brochure. Please contact us at (619) 282-3288 if you did not receive the One Degree Advisors, Inc. brochure or if you have any questions about the contents of this brochure.

Additional information about Audrey Coleman also is available on the SEC's website at www.adviserinfo.sec.gov. Click on the "Investment Adviser Search" link and then search for "Individual" using the individual's CRD number, 1428828.

Item 2 – Educational Background and Business Experience

Audrey Coleman was born in 1953.

Formal Education After High School:

College of Financial Planning, preparation for CFP designation
Associate's Degree, Liberal Arts, St. Louis Community College

Professional Designations:

Certified Financial Planner (CFP®) - This certification is obtained by completing an advanced college-level course of study addressing the financial planning subject areas that the CFP Board's studies have determined as necessary for the competent and professional delivery of financial planning services, a comprehensive certification exam (administered in 10 hours over a 2 day period) and agreeing to be bound by the CFP Board's standard of professional conduct. As a prerequisite the IAR must have a bachelor's degree from a regionally accredited United States college or university (or foreign university equivalent) and have at least 3 years of full time financial planning experience (or equivalent measured at 2,000 hours per year). This designation requires 30 hours of continuing education every 2 years and renewing an agreement to be bound by the standards of professional conduct.

Accredited Investment Fiduciary (AIF) - This designation is obtained by completing a web-based or capstone program and a final certification exam. There is no prerequisite. The designation requires 6 hours of continuing education every year.

Securities Registrations:

Series 6- The Investment Company Products/variable contracts Limited Representative (Series 6) qualifies a holder for the solicitation, purchase, and/or sale of redeemable securities of companies registered pursuant to the investment company act of 1940; securities of closed-end companies registered pursuant to the investment company act of 1940 during the period of original distribution only; and variable contracts and insurance premium funding programs and other contracts issued by an insurance company.

Series 7- The General Securities Representative (Series 7) qualifies a holder for the solicitation, purchase, and/or sale of all securities products, including corporate securities, municipal securities, municipal fund securities, options, direct participation programs, investment company products, and variable contracts.

Series 24 -The General Securities Principal exam (Series 24) qualifies individuals as general securities principals who can manage or supervise the member's (broker dealer firm's) investment banking or securities business for corporate securities, direct participation programs, and investment company products/variable contracts.

Series 63 - The Uniform Securities Agent State Law (Series 63) qualifies holders as securities agents. The examination covers the principles of state securities regulation reflected in the uniform securities act.

Business Background

One Degree Advisors, Inc., fka Coleman & Johnson Financial Advisors, 2001 to present, Investment Adviser Representative

Cetera Advisor Networks, LLC, 1995 to present, Registered Representative, Investment Adviser Representative

Item 3 – Disciplinary Information

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this Item.

Item 4 – Other Business Activities

As discussed in Item 10 of the ADV Part 2A, Audrey Coleman is a licensed agent with several life, disability, and other insurance companies. In such a capacity, Ms. Coleman may offer insurance products and receive the normal and customary commissions as a result of such a purchase. All compensation for such insurance sales is paid directly to Ms. Coleman. Audrey spends approximately 5% of her time on this activity.

Ms. Coleman is also a Registered Representative and Investment Adviser Representative for Cetera Advisor Networks, LLC.

Item 5 – Additional Compensation

There is no additional compensation than Ms. Coleman's work with One Degree Advisors, Inc. and that disclosed in Item 4 above.

Item 6 – Supervision

As the Chief Compliance Officer of One Degree Advisors, Inc., Ms. Coleman supervises her own work.

Brochure Supplement (Part 2B of Form ADV)

Anthony Saffer

One Degree Advisors, Inc.

3131 Camino del Rio North, Suite 1010
San Diego, CA 92108
(619) 282-3288

Anthony@coleman-johnson.com
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This brochure supplement provides information about Anthony Saffer that supplements the One Degree Advisors, Inc.'s brochure. You should have received a copy of that brochure. Please contact us at (619) 282-3288 if you did not receive the One Degree Advisors, Inc. brochure or if you have any questions about the contents of this brochure.

Additional information about Anthony Saffer also is available on the SEC's website at www.adviserinfo.sec.gov. Click on the "Investment Adviser Search" link and then search for "Individual" using the individual's CRD number, 3259751.

Item 2 – Educational Background and Business Experience

Anthony Saffer was born in 1977.

Formal Education After High School:

Bachelor of Business Administration, Business Economics, University of San Diego

Professional Designations:

Certified Financial Planner (CFP®) -this certification is obtained by completing an advanced college-level course of study addressing the financial planning subject areas that the CFP Board's studies have determined as necessary for the competent and professional delivery of financial planning services, a comprehensive certification exam (administered in 10 hours over a 2 day period) and agreeing to be bound by the CFP Board's standard of professional conduct. As a prerequisite the IAR must have a bachelor's degree from a regionally accredited United States college or university (or foreign university equivalent) and have at least 3 years of full time financial planning experience (or equivalent measured at 2,000 hours per year). This designation requires 30 hours of continuing education every 2 years and renewing an agreement to be bound by the standards of professional conduct.

Securities Registrations:

Series 7- the general securities representative (series 7) qualifies a holder for the solicitation, purchase, and/or sale of all securities products, including corporate securities, municipal securities, municipal fund securities, options, direct participation programs, investment company products, and variable contracts.

Series 66 - the uniform combined state law (series 66) qualifies holders as both securities agents and investment adviser representatives. The series 7 is a corequisite exam that needs to be successfully completed in addition to the series 66 exam before a holder can register with a state.

Business Background

One Degree Advisors, Inc., fka Coleman & Johnson Financial Advisors, 2006 to present, Investment Adviser Representative

Cetera Advisor Networks, LLC, 2006 to present, Registered Representative, Investment Adviser Representative

Item 3 – Disciplinary Information

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this Item.

Item 4 – Other Business Activities

Anthony Saffer is a licensed agent with several life, disability, and other insurance companies. In such a capacity, Mr. Saffer may offer insurance products and receive the normal and customary commissions as a result of such a purchase. All compensation for such insurance sales is paid directly to Mr. Saffer. Anthony spends approximately 5% of her time on this activity.

Mr. Saffer is also a Registered Representative and Investment Adviser Representative for Cetera Advisor Networks, LLC.

Item 5 – Additional Compensation

There is no additional compensation than Mr. Saffer's work with One Degree Advisors, Inc. and that disclosed in Item 4 above.

Item 6 – Supervision

Mr. Saffer's work is supervised by Audrey Coleman, Chief Compliance Officer. Ms. Coleman can be reached at (619) 282-3288.