

*This brochure supplement provides information about William Frank Koster that supplements the One Day In July LLC brochure. You should have received a copy of that brochure. Please contact William Frank Koster if you did not receive One Day In July LLC's brochure or if you have any questions about the contents of this supplement.*

*Additional information about William Frank Koster is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).*

# **One Day In July LLC**

## **Form ADV Part 2B – Individual Disclosure Brochure**

*for*

### **William Frank Koster**

Personal CRD Number: 1452809

Investment Advisor Representative

One Day In July LLC  
77 College Street, #3A  
Burlington, VT 05401  
(802)-881-9020  
[dan@onedayinjuly.com](mailto:dan@onedayinjuly.com)

UPDATED: 08/22/2019

## Item 2: Educational Background and Business Experience

**Name:** William Frank Koster **Born:** 1957

### **Educational Background and Professional Designations:**

#### **Education:**

Bachelor of Arts in Economics – the College of Wooster – 1980

#### **Business Background:**

08/2019 - Present	Investment Advisor Representative One Day In July LLC
06/2016 – Present	Partner and Chief Executive Officer Vermont Works Management Company, LLC
02/2013 – 02/2015	Head of US Fixed Income Aegon US Asset Management
06/2009 – 06/2012	Chief Investment Officer Dwight Asset Management
03/1999 – 06/2009	Portfolio Manager and Co-Head of Fixed Income Wells Fargo Asset Management (formerly, Strong Capital Management, Inc.)
12/1991 – 03/1999	Vice President of Sales Donaldson, Lufkin & Jenrette Securities Corporation
09/1989 – 08/1991	Founder and Chief Executive Officer HK Financial Corp.
03/1988 – 05/1989	Vice President of Sales Merrill Lynch, Pierce, Fenner & Smith Incorporated

### **Item 3: Disciplinary Information**

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of William Frank Koster.

### **Item 4: Other Business Activities**

William Frank Koster has been Chief Executive Officer of Vermont Works Management Company LLC ("Vermont Works") since June of 2016. Vermont Works was originally intended to be an investment vehicle (a fund) for small, private investments in the State of Vermont, but is now dormant. There is no relationship between ODIJ and Vermont Works. During the period from 2016 to 2019, Mr. Koster was responsible for implementing the fund's investment strategy and managing the fund's portfolio trading activities. At present, however, Mr. Koster's engagement in this activity is negligible. William Frank Koster has never received monetary or non-monetary compensation from Vermont Works, and it is not anticipated that he will in the future. William Frank Koster expects to devote less than two hours per month to this activity during trading hours and five to ten hours per month during non-trading hours. Mr. Koster's activity on behalf of Vermont Works does not create a material conflict of interest with ODIJ's clients because he does not purchase, sell, trade or recommend for Vermont Works the same securities that he purchases, sells, trades or recommends for ODIJ's clients.

### **Item 5: Additional Compensation**

William Frank Koster does not receive any economic benefit from any person, company, or organization, other than One Day In July LLC, in exchange for providing clients advisory services through One Day In July LLC.

### **Item 6: Supervision**

William Frank Koster adheres to applicable regulatory requirements, together with all policies and procedures outlined in the firm's code of ethics and compliance manual. One Day In July LLC's code of ethics and compliance manual is the guiding force behind the firm's supervisory functions and is subject to inspection by regulatory bodies having jurisdiction over the firm and its representatives' investment advisory activities. Daniel P. Cunningham, Chief Compliance Officer, who can be reached by telephone at (802) 881-9020, is responsible for supervising William Frank Koster's advisory services on behalf of One Day In July LLC. Periodic meetings

are held between William Frank Koster and Daniel P. Cunningham to review and discuss overall portfolio positioning, investment strategy, financial planning strategies and approaches, and firm security measures.

### **Item 7: Requirements for State Registered Advisors**

Item 7 does not apply to One Day In July LLC.