

March 28, 2024  
One Day In July LLC  
Form CRS Customer Relationship Summary

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](https://investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisors, 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 how much risk you are comfortable taking with your investments, developing a personal investment policy, and environmental investing. If you choose environmental investing, we will select investments based upon an industry or country's output of carbon dioxide or use of fossil fuels. As part of our standard services, we review your investments approximately once per year, but sometimes on other schedules. We also answer certain financial planning questions as part of our standard services. However, you should speak to your tax, accounting, estate planning and insurance advisors to ensure your financial plan is complete. Our investment authority is "discretionary," which means that we do not have to check with you every time we make a trade within your account, although we follow your investment guidelines. We have this authority only for as long as you have a contract with us. We generally recommend investing in exchange-traded funds (ETFs), which are funds traded on a stock exchange and index funds, which are ETFs or mutual funds made up of securities that track a market index, like the S&P 500. We also recommend government bonds and other securities to help make sure you don't own too much of one type of investment. We do not recommend or advise on assets related to cryptocurrency or digital coins. In general, there is a combined account minimum of \$60,000, but we may waive it. Charles Schwab and Altruist are the custodians of most of our clients' accounts because our firm is linked to Charles Schwab and Altruist so that we can make trades within our clients' accounts. However, on certain accounts, we do not require that Charles Schwab or Altruist serve as the custodian. We also offer educational newsletters, booklets, webinars, and events. 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?***

The specific advisory fee that ODIJ charges each client is established in a client's written agreement with ODIJ. If you signed an agreement with us before the date of this summary, you may pay fees different from those listed below. The annual advisory fees detailed below, including the minimum advisory fee, apply to new clients.

For service to an account that is held by Charles Schwab or Altruist and linked to our firm for trading, you will pay an annual advisory fee that will be a percentage of the dollar value of your account(s) as follows: for assets under management up to \$600,000, the annual advisory fee is 0.75%; for assets under management between \$600,001 and \$2,500,000, the annual advisory fee is 0.50%; for assets under management between \$2,500,001 and \$23,600,000, the annual advisory fee is 0.25%; for assets under management between \$23,600,001 and \$117,800,000, the annual advisory fee is 0.125%; for assets under management over \$117,800,000, the annual advisory fee is negotiable.

If your account is held by a custodian that is not linked to our firm, or if it is a 529 account, your account will be charged a flat annual fee of 0.50% of the dollar amount of the assets in the account(s), regardless of the account's size. Even though the fee is assessed annually, it will be charged to your account in twelve (12) monthly increments (for accounts linked to our firm other than 529 accounts) or in four (4) quarterly increments (if the account is not linked to our firm or is a 529 account). The more assets there are in your account, the more you will pay in fees and so we may have an incentive to encourage you to increase the assets in your account. The minimum annual fee for our services is generally \$1,200, which is paid in twelve (12) monthly installments of \$100. There is no additional fee for financial planning services. You may 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, as well as any state sales taxes that apply.

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. On rare occasions, we may offer discounts to certain clients when they are members of the same household. 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 advisor? How else does your firm make money and what conflicts of interest do you have?*

***When we act as your investment advisor***, 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 taking on additional risk or recommending a rollover of your retirement account with your employer. 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 generally 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 or stipend. 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 may only take risk that your guidelines permit.

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

No. Please visit [Investor.gov/CRS](http://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 [onedayinJuly.com](http://onedayinJuly.com). You can also request up-to-date information and a copy of this relationship summary by contacting us at (802) 503-8280.**

***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?***

## **Exhibit to Form CRS Customer Relationship Summary**

### **Summary of Material Changes**

One Day In July LLC's Form CRS Customer Relationship Summary filed on March 28, 2024 made certain changes to its Form CRS filed on January 19, 2024. The material change is including disclosure to add Altruist as an additional option that ODIJ recommends to serve as the custodian and broker-dealer of clients' investment Accounts.