

## Item 1 – Cover Page

### One Degree Advisors, Inc.

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San Diego, CA 92108

(619) 282-3288

[www.onedegreeadvisors.com](http://www.onedegreeadvisors.com)

**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](http://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

The Material Changes section of this brochure will be updated annually when material changes have occurred since the previous release of the Firm Brochure. This brochure dated January 1, 2019 has had the following material changes since the last annual update to the brochure for One Degree Advisors, Inc. dated January 1, 2020. All clients will receive a copy of this brochure prior to, or at the time of, becoming a client.

- Item 12 – For some clients, One Degree is now using the custodial services of Altruist Financial LLC, an unaffiliated SEC-registered broker dealer and FINRA/SIPC member, as the introducing broker to DriveWeath, LLC, an unaffiliated SEC-registered broker dealer and FINRA/SIPC member, as the clients' custodian.

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](http://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.

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## 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, Janice Thompson, and Anthony Saffer are the principal owners of One Degree Advisors, Inc. The major decisions of a strategic and administrative nature for the firm are undertaken by the principal owners.

### 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. offers, but not on a regular basis, 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. recommends 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.

One Degree Advisors, Inc. will, under certain circumstances, provide general financial advice on an hourly basis.

### **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 December 31, 2019, One Degree Advisors, Inc. has \$224.4 million of assets under management; \$220.5 million on a discretionary basis and \$3.9 million on a non-discretionary basis.

## **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.

## **Participation in Wrap Fee Programs**

One Degree Advisors, Inc. sponsors several wrap fee program (as defined in Appendix 1 to this Brochure). As described below, we may recommend that clients participate in a wrap fee program sponsored by Morningstar Managed Portfolios. 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.

## **Morningstar Programs**

The Morningstar Managed Portfolios program is an investment advisory program available to individuals and institutions primarily through arrangements Morningstar Investment Services, Inc. ("MIS") has with various unaffiliated registered investment advisors such as One Degree Advisors, Inc. This program includes various strategies consisting of mutual funds, exchange-traded funds, and equity securities.

Within the program and under the direction of the Chief Investment Officer of MIS, or an investment advisory affiliate, provides discretionary investment advisory services such as:

- Constructing portfolios by analyzing a universe of available investments (e.g., mutual funds, exchange-traded funds, equity securities) using quantitative and qualitative analyses and any investment restrictions placed by One Degree Advisors, Inc.; and
- Continuously monitoring the portfolios within the program, rebalancing and/or reallocating when deemed necessary

## **Envestnet Programs**

For all Programs, Client and One Degree Advisors, Inc. compile pertinent financial and demographic information to develop an investment program that will meet the Client's goals and objectives. Utilizing the Envestnet platform tools, One Degree Advisors, Inc. will allocate the Client's assets among the different options in the Program and determine suitability of the asset allocation and investment options for each Client, based on the Client's needs and objectives, investment time horizon, risk tolerance and any other pertinent factors.

For certain Sub-Managers, Envestnet has entered into a licensing agreement with the Sub-Manager, whereby Envestnet performs administrative and/or trade order implementation duties pursuant to the direction of the Sub-Manager. In such situations the Sub-Manager is acting in the role of a Model Provider (as defined below).

For Clients using the UMA program, the Client is offered a single portfolio that accesses multiple asset managers and Funds, representing various asset classes, that is customized by the Client's financial advisor. Utilizing the Envestnet tools, Advisor customizes the asset allocation models for a particular Client or selects Envestnet's proposed asset allocations for types of investors fitting Client's profile and investment goals. One Degree Advisors, Inc. then further customizes the portfolio by selecting the specific, underlying investment strategies or Funds in the portfolio to meet the Client's needs. Once One Degree Advisors, Inc. has established the content of the portfolio, Envestnet provides overlay management services for UMA accounts and implements trade orders based on the directions of the investment strategies contained in the UMA portfolio.

For Clients selecting the Manager Blends, the Client is offered portfolios consisting of investment models from multiple asset managers created and managed by Envestnet. By combining multiple managers across style and asset classes into one portfolio, Manager Blends can deliver broader diversification than a single asset manager within an individual style category or asset class.

Envestnet also makes available asset allocation strategies of a variety of mutual fund and ETF asset managers in the Third-Party Fund Strategists program. Each portfolio may consist solely of mutual funds or ETFs or may combine both types of funds to pursue different investment strategies and asset class exposures. Pursuant to a licensing agreement entered into with the asset manager, Envestnet provides overlay management of the portfolios and performs administrative and trade order implementation duties pursuant to the direction of the asset manager.

### **Third Party Models and Model Providers**

Many of the asset managers available in the Programs described above are accessed through the use of investment models ("Third Party Models"), whereby the asset manager, acting as a "Model Provider," constructs an asset allocation and selects the underlying investments for each portfolio. Envestnet performs overlay management of the Third Party Models by implementing trade orders and periodically updating and rebalancing each Third Party Model pursuant to the direction of the Model Provider. Envestnet may, from time to time, replace existing Model Providers or hire others to create Third Party Models and cannot guarantee the continued availability of Third Party Models created by particular Model Providers.

In managing the Third Party Models, certain Model Providers may pursue an investment strategy that utilizes underlying mutual funds or exchange traded funds advised by the Model Provider or its affiliate(s) ("Proprietary Funds"). In such situations, the Model Provider or its affiliate(s) may receive fees from the Proprietary Funds for serving as investment advisor or other service provider to the Proprietary Fund (as detailed in the Proprietary Fund's prospectus). These fees will be in addition to the management fees that a Model Provider receives for its ongoing management of the Third Party Models and creates a financial incentive for the Model Provider to utilize Proprietary Funds. Clients should discuss any questions with or request further information from their Advisor concerning the use of Proprietary Funds in Third Party Models or the conflict of interest this creates.

### **Advisor Directed Models**

Envestnet offers One Degree Advisors, Inc. the ability to create their own investment model portfolios for Clients (an "Advisor Directed Model"). For Client's using a One Degree Advisors, Inc. Directed Model, Envestnet is providing only administrative services, provides no advisory services and is not responsible for the selection of the specific investment choices made with respect to an Advisor Directed Model. For certain types of Advisor Directed Models, Envestnet will also place trade orders pursuant to the direction of the Advisor ("Advisor Proprietary Models") but does not exercise discretion over the Client accounts or act as an advisor to the Client.



## 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.

Investment advisory fees will be calculated on quarterly basis, in advance, at the beginning of each calendar quarter based on the average daily balance of the client's account at the end of the previous quarter. The first quarter is due at the execution of the Advisory Agreement and is prorated to the end of that quarter.

Fees for financial planning services will vary, typically ranging from \$1,800 to \$25,000, 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.

Commissions earned by Investment Adviser Representatives for the sale of insurance are assigned to One Degree Advisors, Inc.

One Degree Advisors, Inc. offers consulting on a per hour basis for a fee of \$250 for general financial advice related to client questions. The complexity of the topic(s) being discussed and the experience of the participating advisor are factors used to determine the fee.

### 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.

One Degree Advisors, Inc. can also invest a portion of your assets in mutual funds, exchange traded funds, variable annuities or other investments and charge a management fee on your assets invested in these securities. Therefore, you will pay two levels of fees for management of your assets: one directly to One Degree Advisors, Inc. and one indirectly to the managers of the mutual funds, exchange traded funds, variable annuities or other investments held in your portfolios. In addition, your representative can manage variable annuity account(s) held by insurance company custodians even though those annuity accounts are not linked to a One Degree Advisors, Inc. advisory account. If annuity management service is provided, it is provided on a discretionary basis only, and you can be subject to additional advisory fees. The underlying assets may be bought directly through the mutual fund company or variable annuity company. Therefore, you could generally avoid the second layer of fees by making your own decisions regarding the mutual fund, exchange traded fund or variable annuity investment. However, in that case, you would not receive the investment management services provided by your representative.

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. The client will be responsible for payment of any fees for services rendered prior to the notice. One Degree Advisors, Inc. may only terminate the Agreement with thirty-day notice to Client of its intention to terminate the Agreement. Any prepaid fees will be returned to the client.

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.

## **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. does not necessarily systematically rebalance the portfolio on a regular basis, but monitors each client'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. utilizes 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 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 primarily used to invest in the various asset classes are mutual funds and exchanged traded funds (ETFs). 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, Janice Thompson, Anthony Saffer, and James Thomason are licensed insurance agents through numerous insurance companies. In such a capacity, they 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 affect the transaction through One Degree Advisors, Inc. A minimal amount of time is spent on this activity.

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

James Thomason is a real estate broker or dealer, and his company, J.J. Thomason, Inc. is a licensed California real estate broker. Mr. Thomason spends a portion of his workweek on this activity, and he receives compensation in the forms of fees and commissions. This may be viewed as a conflict of interest. Clients are under no obligation to use Mr. Thomason for real estate transactions.

**Financial Institutional Consulting Services**

One Degree Advisors, Inc. will contract directly with and receive payments from broker/dealers, insurance companies, investment companies, and other registered investment advisers to provide investment consulting services to the clients of those contracted financial institutions. Such contractual engagements do not include assuming discretionary authority over brokerage accounts or the monitoring of securities positions. Services offered to financial institution clients may include a general review of client investment holdings, which may or may not result in a One Degree Advisors, Inc. investment adviser representative making specific securities recommendations or offering general investment advice.

## 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 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.

For the benefit of no commissions or transaction fees, fully digital account opening, a large variety of security options and complete integration with software tools to produce better client outcomes, One Degree Advisors, Inc. recommends Altruist Financial LLC, an unaffiliated SEC-registered broker dealer and FINRA/SIPC member, as the introducing broker to DriveWealth, LLC, an unaffiliated SEC-registered broker dealer and FINRA/SIPC member, as the clients' custodian. One Degree Advisors, Inc. does not receive any research or other soft-dollar benefit by nature from its relationship with

Altruist Financial LLC, nor does One Degree Advisors, Inc. receive any referrals in exchange for using Altruist Financial LLC as a broker dealer.

## 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. receives 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 are obtained by One Degree Advisors, Inc. is 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 are received 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 affected 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**

One Degree Advisors, Inc. does not allow clients to direct when a particular broker or custodian will be used.



### **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 adviser representatives of the firm.

Periodic Portfolio Reviews are undertaken by Investment Adviser Representatives 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. receives an indirect economic benefit from TDA. One Degree Advisors, Inc., without cost (and/or at a discount), receives 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.

**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. is provided with the authority to seek deduction of One Degree Advisors, Inc.'s fees from a client's accounts.

All clients receive account statements directly from qualified custodians, such as a bank or broker dealer that maintains those assets. If you are not receiving at least quarterly custodial account statements, please contact us at the number on the cover page of this brochure.

## 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.

In an effort to support companies and industries impacted by the current Covid-19 pandemic, on March 27, 2020, Congress passed the CARES Act. A key component of the CARES Act is the Paycheck Protection Program (PPP). The PPP was intended to provide low interest and forgivable loans to businesses and the self-employed to help retain employees and cover certain expenses. The Small Business Administration, SBA, has so far issued 4.2 million loans to small business owners throughout the US since the rollout of the program. Our firm applied for a loan to participate in the Paycheck Protection Program as part of the CARES Act and was granted one on May 1, 2020 in the amount of \$141,329. The company intends to use the loan proceeds for purposes consistent with the PPP; certain amounts of the loan may be forgiven if they are used for qualifying expenses as described in the CARES Act. We believe the country will get through these unprecedented times and we look forward to being your financial guide through it all.

## Brochure Supplement (Part 2B of Form ADV)

### **Audrey Coleman** **One Degree Advisors, Inc.**

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San Diego, CA 92108  
(619) 282-3288

[Audrey@onedegreeadvisors.com](mailto:Audrey@onedegreeadvisors.com)

[www.onedegreeadvisors.com](http://www.onedegreeadvisors.com)

**This brochure supplement provides information about Audrey Coleman 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](http://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.

Certified Kingdom Advisor (CKA®) – The process of determining whether and how an individual can meet life goals through the proper management of financial resources. Financial planning integrates the financial planning process with the financial planning subject areas outlined by the CFP® Board of Standards.

**Business Background**

- One Degree Advisors, Inc., fka Coleman & Johnson Financial Advisors, 2001 to present, President and Investment Adviser Representative
- Securities America, Inc., 2014 to 2019, Registered Representative
- Securities America Advisors, Inc., 2014 to 2019, Investment Adviser Representative
- Cetera Advisor Networks, LLC, 1995 to 2014, 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 to Ms. Coleman who then signs the income over to One Degree Advisors, Inc. Audrey spends a limited amount of her time on this activity.

**Item 5 – Additional Compensation**

All additional compensation is disclosed in Item 4 above.

**Item 6 – Supervision**

Audrey Coleman, Chief Compliance Officer is responsible for developing, overseeing and enforcing the firm's compliance programs that have been established to monitor and supervise the activities and services provided by the firm and its representatives.

## Brochure Supplement (Part 2B of Form ADV)

### **Janice A. Thompson** **One Degree Advisors, Inc.**

8880 Rio San Diego Drive, Suite 1000  
San Diego, CA 92108  
(619) 282-3288

[Janice@onedegreeadvisors.com](mailto:Janice@onedegreeadvisors.com)  
[www.onedegreeadvisors.com](http://www.onedegreeadvisors.com)

**This brochure supplement provides information about Janice Thompson 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 Janice Thompson also is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). Click on the “Investment Adviser Search” link and then search for “Individual” using the individual’s CRD number, 3034523.**

**Item 2 – Educational Background and Business Experience**

Janice Thompson was born in 1953.

**Formal Education After High School:**

- MS, Financial Services with an emphasis in Estate Planning and Investments, 2001, American College
- BS, Business Administration, 1995, San Diego Christian College
- Communications (no degree obtained), 1974, Biola University

**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.

Certified Kingdom Advisor (CKA®) – The process of determining whether and how an individual can meet life goals through the proper management of financial resources. Financial planning integrates the financial planning process with the financial planning subject areas outlined by the CFP® Board of Standards.

**Business Background**

- One Degree Advisors, Inc., 2014 to present, CEO and Investment Adviser Representative
- Strategic Financial Solutions, Inc., 2001-2014, President
- Securities America, Inc., 2003 to 2019, Registered Representative
- Securities America Advisors, Inc., 2003 to 2019, 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, Janice Thompson is a licensed agent with several life, disability, and other insurance companies. In such a capacity, Ms. Thompson 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 to Ms. Thompson who then signs the income over to One Degree Advisors, Inc. Janice spends a limited amount of her time on this activity.

**Item 5 – Additional Compensation**

All additional compensation is disclosed in Item 4 above.

**Item 6 – Supervision**

Audrey Coleman, Chief Compliance Officer is responsible for developing, overseeing and enforcing the firm's compliance programs that have been established to monitor and supervise the activities and services provided by the firm and its representatives. Ms. Coleman can be reached at (619) 282-3288.

## Brochure Supplement (Part 2B of Form ADV)

**Anthony Saffer**

**One Degree Advisors, Inc.**

8880 Rio San Diego Drive, Suite 1000

San Diego, CA 92108

(619) 282-3288

[anthony@onedegreeadvisors.com](mailto:anthony@onedegreeadvisors.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](http://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:**

- B.A., 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.

Certified Kingdom Advisor (CKA®) – The process of determining whether and how an individual can meet life goals through the proper management of financial resources. Financial planning integrates the financial planning process with the financial planning subject areas outlined by the CFP® Board of Standards.

**Business Background**

- One Degree Advisors, Inc., fka Coleman & Johnson Financial Advisors, 2006 to present, Investment Adviser Representative
- One Degree Advisors, Inc., fka Coleman & Johnson Financial Advisors, 2016 to present, Vice President/Secretary
- Securities America, Inc., 2014 to 2019, Registered Representative
- Securities America Advisors, Inc., 2014 to 2019, Investment Adviser Representative
- Cetera Advisor Networks, LLC, 2006 to 2014, 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 to Mr. Saffer who then signs the income over to One Degree Advisors, Inc. Anthony spends a limited amount of his time on this activity.

**Item 5 – Additional Compensation**

All additional compensation is disclosed in Item 4 above.

**Item 6 – Supervision**

Audrey Coleman, Chief Compliance Officer is responsible for developing, overseeing and enforcing the firm's compliance programs that have been established to monitor and supervise the activities and services provided by the firm and its representatives. Ms. Coleman can be reached at (619) 282-3288.

## Brochure Supplement (Part 2B of Form ADV)

### Alexander E. Okugawa One Degree Advisors, Inc.

8880 Rio San Diego Drive, Suite 1000  
San Diego, CA 92108  
(619) 282-3288

[alex@onedegreeadvisors.com](mailto:alex@onedegreeadvisors.com)

[www.onedegreeadvisors.com](http://www.onedegreeadvisors.com)

This brochure supplement provides information about Alexander Okugawa 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 Alexander Okugawa also is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). Click on the “Investment Adviser Search” link and then search for “Individual” using the individual’s CRD number, 6489972.



**Item 2 – Educational Background and Business Experience**

Alexander Okugawa was born in 1993.

**Formal Education After High School:**

- B.S., Economics, 2015, University of Redlands
- Executive Certificate in Financial Planning, 2016, Indiana Wesleyan University

**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.

Certified Kingdom Advisor (CKA®) – The process of determining whether and how an individual can meet life goals through the proper management of financial resources. Financial planning integrates the financial planning process with the financial planning subject areas outlined by the CFP® Board of Standards.

**Business Background**

- One Degree Advisors, Inc., 2019 to present, Investment Adviser Representative
- One Degree Advisors, Inc., 2015 to 2019, Advisor Support Specialist
- Securities America, Inc., 2019, Registered Representative
- Securities America Advisors, Inc., 2019, 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**

Mr. Okugawa has no outside business activities.

**Item 5 – Additional Compensation**

Mr. Okugawa has no compensation outside of his work with One Degree Advisors, Inc.

**Item 6 – Supervision**

Audrey Coleman, Chief Compliance Officer is responsible for developing, overseeing and enforcing the firm's compliance programs that have been established to monitor and supervise the activities and services provided by the firm and its representatives. Ms. Coleman can be reached at (619) 282-3288.

## Brochure Supplement (Part 2B of Form ADV)

### James (Jody) J. Thomason One Degree Advisors, Inc.

5150 East Pacific Coast Highway  
Long Beach CA 90804  
(619) 282-3288

[jody@onedegreeadvisors.com](mailto:jody@onedegreeadvisors.com)  
[www.onedegreeadvisors.com](http://www.onedegreeadvisors.com)

This brochure supplement provides information about James J. Thomason 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 James J. Thomason also is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). Click on the “Investment Adviser Search” link and then search for “Individual” using the individual’s CRD number, 1074745.

**Item 2 – Educational Background and Business Experience**

James Thomason was born in 1939.

**Formal Education After High School:**

- Pacific Coast Banking School, Banking and Finance certification; 1969
- San Jose State College, 1958; no degree obtained

**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.

**Business Background**

- One Degree Advisors, Inc., 2018 to present, Investment Adviser Representative
- Securities America, Inc., 1994 to 2019, Registered Representative
- Securities America Advisors, Inc., 1994 to 2019, Investment Adviser Representative
- J.J. Thomason, Inc., 1977 to present, President, Real Estate Services

**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**

James Thomason is a licensed agent with several life, disability, and other insurance companies. In such a capacity, Mr. Thomason 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. Thomason. James spends a limited amount of his time on this activity.

James Thomason is a real estate broker or dealer and is company, J.J. Thomason, Inc. is a licensed California real estate broker. Mr. Thomason spend a portion of his workweek on this activity, and he receives compensation in the forms of fees and commissions. This may be viewed as a conflict of interest. Clients are under no obligation to use Mr. Thomason for real estate transactions.

**Item 5 – Additional Compensation**

All additional compensation is disclosed in Item 4 above.

**Item 6 – Supervision**

Audrey Coleman, Chief Compliance Officer is responsible for developing, overseeing and enforcing the firm's compliance programs that have been established to monitor and supervise the activities and services provided by the firm and its representatives. Ms. Coleman can be reached at (619) 282-3288.