

One Day In July LLC

Firm Brochure - Form ADV Part 2A

This brochure provides information about the qualifications and business practices of One Day In July LLC. If you have any questions about the contents of this brochure, please contact us at (802) 881-9020 or by email at: dan@onedayinjuly.com. 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 Day In July LLC is also available on the SEC's website at www.adviserinfo.sec.gov. One Day In July LLC's CRD number is: 284335.

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Registration does not imply a certain level of skill or training.

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Item 2: Material Changes

One Day In July LLC (hereinafter, "ODIJ") filed an annual updating amendment using the Form ADV Part 2A on February 6, 2017. The material changes reported by the amendment include the addition of a new employee, Hans Smith. In addition, ODIJ has implemented a new fee structure. The changes consist of a lower minimum annual fee, which has been reduced from \$1,500 to \$500. Additionally, there is a new account minimum of \$25,000 (decreased from \$75,000), which may be waived by ODIJ in its discretion. If the account minimum is waived, then the minimum annual fee of \$500 will be reduced so that the client does not pay more than 2.00% annually on assets under management.

ODIJ's annual fee, which is based upon three graduated tranches, has increased slightly from 0.40% to 0.50% for the portion of assets under management between \$25,000 and \$1,000,000, and from 0.20% to 0.30% for the portion of assets under management between \$1,000,001 and \$2,000,000. The annual fee for the portion of assets under management of \$2,000,001 and above remains unchanged at 0.10%. Please see Item 5 of this Brochure for further information regarding ODIJ's fees and compensation.

The foregoing discusses only material changes since ODIJ's initial Form ADV Part 2A was filed on July 12, 2016.

Item 3: Table of Contents

Item 1: Cover Page	
Item 2: Material Changes.....	ii
Item 3: Table of Contents.....	iii
Item 4: Advisory Business.....	2
A. Description of the Advisory Firm.....	2
B. Types of Advisory Services.....	2
C. Client Tailored Services and Client Imposed Restrictions.....	3
D. Wrap Fee Programs.....	3
E. Assets Under Management.....	3
Item 5: Fees and Compensation.....	4
A. Fee Schedule.....	4
B. Payment of Fees.....	4
C. Client Responsibility For Third Party Fees.....	5
D. Prepayment of Fees.....	5
E. Outside Compensation For the Sale of Securities to Clients.....	5
Item 6: Performance-Based Fees and Side-By-Side Management.....	5
Item 7: Types of Clients.....	5
Item 8: Methods of Analysis, Investment Strategies, & Risk of Loss.....	6
A. Methods of Analysis and Investment Strategies.....	6
B. Material Risks Involved.....	6
C. Risks of Specific Securities Utilized.....	7
Item 9: Disciplinary Information.....	9
A. Criminal or Civil Actions.....	9
B. Administrative Proceedings.....	9
C. Self-regulatory Organization (SRO) Proceedings.....	9
Item 10: Other Financial Industry Activities and Affiliations.....	9
A. Registration as a Broker-Dealer or Broker-Dealer Representative.....	9
B. Registration as a Futures Commission Merchant, Commodity Pool Operator, or a Commodity Trading Advisor.....	9
C. Registration Relationships Material to this Advisory Business and Possible Conflicts of Interests.....	9
D. Selection of Other Advisers or Managers and How This Adviser is Compensated for Those Selections.....	10
Item 11: Code of Ethics, Participation or Interest in Client Transactions and Personal Trading.....	10
A. Code of Ethics.....	10
B. Recommendations Involving Material Financial Interests.....	10
C. Investing Personal Money in the Same Securities as Clients.....	10
D. Trading Securities At/ Around the Same Time as Clients' Securities.....	11

Item 12: Brokerage Practices.....	11
A. Factors Used to Select Custodians and/or Broker-Dealers	11
1. Research and Other Soft-Dollar Benefits	11
2. Brokerage for Client Referrals	12
3. Clients Directing Which Broker-Dealer orCustodian to Use	12
B. Aggregating (Block) Trading for Multiple Client Accounts	12
Item 13: Review of Accounts.....	12
A. Frequency and Nature of Periodic Reviews and Who Makes Those Reviews.....	12
B. Factors That Will Trigger a Non-Periodic Review of Client Accounts.....	12
C. Content and Frequency of Regular Reports Provided to Clients.....	12
Item 14: Client Referrals and Other Compensation	13
A. Economic Benefits Provided by Third Parties for Advice Rendered to Clients (Includes Sales Awards or Other Prizes)	13
B. Compensation to Non - Advisory Personnel for Client Referrals.....	14
Item 15: Custody.....	14
Item 16: Investment Discretion	14
Item 17: Voting Client Securities (Proxy Voting).....	14
Item 18: Financial Information.....	15
A. Balance Sheet	15
B. Financial Conditions Reasonably Likely to Impair Ability to Meet Contractual Commitments to Clients	15
C. Bankruptcy Petitions in Previous Ten Years	15
Item 19: Requirements For State Registered Advisers	15
A. Principal Executive Officers and Management Persons; Their Formal Education and Business Background	15
B. Other Businesses in Which This Advisory Firm or its Personnel are Engaged and Time Spent on Those (If Any).....	15
C. Calculation of Performance-Based Fees and Degree of Risk to Clients	15
D. Material Disciplinary Disclosures for Management Persons of this Firm	16
E. Material Relationships That Management Persons Have With Issuers of Securities (If Any)	16

Item 4: Advisory Business

A. Description of the Advisory Firm

One Day In July LLC (hereinafter, "ODIJ") is a limited liability company. The firm was formed in May of 2016, and the principal owner is Daniel Patrick Cunningham.

B. Types of Advisory Services

Portfolio Management Services

ODIJ offers ongoing portfolio management services based on the individual goals, objectives, time horizon, and risk tolerance of each client. ODIJ creates an Investment Policy Statement for each client, which outlines the client's current situation (income, tax levels, and risk tolerance levels) and then constructs a plan to aid in the selection of a portfolio that matches each client's specific situation. Portfolio management services include, but are not limited to, the following:

- Investment strategy
- Asset allocation
- Risk tolerance
- Personal investment policy
- Asset selection
- Regular portfolio monitoring

ODIJ evaluates the current investments of each client with respect to their risk tolerance levels and time horizon. ODIJ will request discretionary authority from clients in order to select securities and execute transactions without permission from the client prior to each transaction. Risk tolerance levels are documented in the Investment Policy Statement, which is given to each client.

ODIJ seeks to ensure that investment decisions are made in accordance with the fiduciary duties owed to its accounts and without consideration of ODIJ's economic, investment or other financial interests. To meet its fiduciary obligations, ODIJ attempts to avoid, among other things, investment or trading practices that systematically advantage or disadvantage certain client portfolios, and accordingly, ODIJ's policy is to seek fair and equitable allocation of investment opportunities and transactions among its clients to avoid favoring one client over another over time. It is ODIJ's policy to allocate investment opportunities and transactions it identifies as being appropriate and prudent among its clients on a fair and equitable basis over time.

Services Limited to Specific Types of Investments

ODIJ generally limits its investment advice to mutual funds, fixed income securities, real estate funds (including REITs), treasury inflation protected/inflation linked bonds, commodities or non-U.S. securities. ODIJ primarily recommends a blend of passive index funds across asset classes to a majority of its clients, but may use other securities as well to help diversify a portfolio when applicable.

C. Client Tailored Services and Client Imposed Restrictions

ODIJ will tailor a program for each individual client. This will include an interview session to get to know the client's specific needs and requirements as well as a plan that will be executed by ODIJ on behalf of the client. ODIJ may use "model portfolios" together with a specific set of recommendations for each client based on their personal restrictions, needs, and targets. ODIJ manages portfolios in the context of each client's financial objectives, risk tolerances, and cash flow needs. Clients may not impose restrictions on investing in certain securities or types of securities in accordance with their values or beliefs.

D. Wrap Fee Programs

A wrap fee program is an investment program where the investor pays one stated fee that includes management fees, transaction costs, fund expenses, and other administrative fees. ODIJ does not participate in any wrap fee programs.

E. Assets Under Management

ODIJ has the following assets under management:

Discretionary Amounts:	Non-discretionary Amounts:	Date Calculated:
\$27,774,344.54	\$0.00	January 1, 2017

Item 5: Fees and Compensation

A. Fee Schedule

Total Assets Under Management	Annual Fee
\$25,000 - \$1,000,000	0.50% for assets in this level
\$1,000,001 - \$2,000,000	0.30% for assets in this level
\$2,000,001 - And Up	0.10% for assets in this level

The Annual Fee, while based on the tranches above, does entail a minimum annual fee of \$500. The Annual Fees may be negotiable. The client or ODIJ may terminate the Investment Advisory Contract, without penalty, upon five (5) days written notice to the other. If the Contract is terminated prior to the end of a calendar year, ODIJ will refund, within fourteen (14) business days, a prorated portion of the Annual Fee.

There is an account minimum of \$25,000, which may be waived by ODIJ in its discretion. If the account minimum is waived, then the minimum Annual Fee of \$500 will be reduced so that the client does not pay more than 2.00% annually on assets under management.

Clients shall be given thirty (30) days' prior written notice of any proposed increase in the Annual Fee. Any increase in the Annual Fee shall be accompanied by an amendment or the execution of a new contract, with signatures from both parties evidencing acceptance of the new fee.

B. Payment of Fees

Our fee is paid annually in advance. The Annual Fee will be deducted directly from the Account(s). The fee is calculated using the value of the assets on the last business day of the prior billing period. Clients are billed pro-rata upon entering into the Investment Advisory Contract and will be billed again for the next year in early January. Discrete asset contributions to an account above \$50,000, originating from an account not disclosed to ODIJ on the Investment Advisory Contract, will be billed pro-rata when added to client's accounts. For all asset-based fees paid in advance, any fee refunded will be equal to the balance of the fees collected in advance minus the daily rate* times the number of days elapsed in the billing period up to and including the day of

termination. (*The daily rate is calculated by dividing the annual asset-based fee rate by 365.) Our compensation does not include any third party fees (including brokerage, custodian, or other transactions fees) which will be charged separately to the account. ODIJ will not be compensated on the basis of a share of capital gains upon or capital appreciation of the funds or any portion of the funds of the client.

C. Client Responsibility For Third Party Fees

Clients are responsible for the payment of all third party fees (i.e. custodian fees, brokerage fees, mutual fund fees, transaction fees, etc.). Those fees are separate and distinct from the fees and expenses charged by ODIJ. Please see Item 12 of this brochure regarding broker-dealers and custodians.

D. Prepayment of Fees

ODIJ collects its fee in advance. Refunds for fees paid in advance will be returned within fourteen business days to the client via check, or return deposit back into the client's account.

For all asset-based fees paid in advance, the fee refunded will be equal to the balance of the fees collected in advance minus the daily rate* times the number of days elapsed in the billing period up to and including the day of termination. (*The daily rate is calculated by dividing the annual asset-based fee rate by 365.)

E. Outside Compensation For the Sale of Securities to Clients

Neither ODIJ nor its supervised persons accept any compensation for the sale of investment products, including asset-based sales charges or service fees from the sale of mutual funds.

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

ODIJ does not accept performance-based fees or other fees based on a share of capital gains on or capital appreciation of the assets of a client.

Item 7: Types of Clients

ODIJ generally provides advisory services to the following types of clients:

- ❖ Individuals
- ❖ High-Net-Worth Individuals
- ❖ Charitable Organizations

❖ Corporations or Business Entities

There is an account minimum of \$25,000, which may be waived by ODIJ in its discretion. If the account minimum is waived, then the minimum annual fee of \$500 will be reduced so that the client does not pay more than 2.00% annually on assets under management.

Item 8: Methods of Analysis, Investment Strategies, & Risk of Loss

A. Methods of Analysis and Investment Strategies

Methods of Analysis

ODIJ manages all or a portion of the client portfolio using an asset allocation strategy. Asset Allocation is a top-down investment strategy that focuses on general movements in the market rather than on performance of individual securities.

Investment Strategies

ODIJ uses a predominantly long term trading strategy designed to capture market rates of both return and risk, but may also use short term trading. ODIJ portfolios are primarily invested in exchange traded funds (ETFs). The risks are correlated with the risks of the global equity and bond markets because the ETFs ODIJ recommends are broad market indices. In other cases, ODIJ leverages existing positions in order to accomplish the asset allocation strategy agreed upon with the client.

Investing in securities involves a risk of loss that you, as a client, should be prepared to bear.

B. Material Risks Involved

Methods of Analysis

Asset allocation analysis entails the risk that the rise and fall of certain securities may not react according to predicted trends. Other factors such as risk tolerance, market timing, portfolio size, investment expenses, etc. may also affect the portfolio performance.

Investment Strategies

ODIJ seeks investment strategies that do not involve significant or unusual risk beyond that of the general domestic and/or international equity markets, but risks of specific strategies are discussed below. Clients should be aware, however, that there is a material risk of loss using most investment strategies.

Long term trading is designed to capture market rates of both return and risk. Due to its nature, the long-term investment strategy can expose clients to various types of risk that will typically surface at various intervals during the time the client owns the investments. These risks include but are not limited to inflation (purchasing power) risk, interest rate risk, economic risk, market risk, political, and regulatory risk.

Short term trading risks include liquidity, economic stability, and inflation, in addition to the long term trading risks listed above. Frequent, short term trading, when done, can affect investment performance, particularly through increased brokerage and other transaction costs and taxes. Short term trading generally holds greater risk and clients should be aware that there is a material risk of loss using this strategy.

Margin transactions use leverage that is borrowed from a brokerage firm as collateral. When losses occur, the value of the margin account may fall below the brokerage firm's threshold thereby triggering a margin call. This may force the account holder to either allocate more funds to the account or sell assets on a shorter time frame than desired.

Investing in securities involves a risk of loss that you, as a client, should be prepared to bear.

C. Risks of Specific Securities Utilized

ODIJ's use of margin transactions generally holds greater risk of capital loss. Clients should be aware that there is a material risk of loss using any investment strategy. The investment types listed below (leaving aside Treasury Inflation Protected/Inflation Linked Bonds) are not guaranteed or insured by the FDIC or any other government agency.

Mutual Funds: Investing in mutual funds carries the risk of capital loss and thus you may lose money investing in mutual funds. All mutual funds have costs that lower investment returns. The funds can be of bond "fixed income" nature (lower risk) or stock "equity" nature.

Equity investment generally refers to buying shares of stocks in return for receiving a future payment of dividends and/or capital gains if the value of the stock increases. The value of equity securities may fluctuate in response to specific situations for each company, industry conditions and the general economic environments.

Fixed income investments generally pay a return on a fixed schedule, though the amount of the payments can vary. This type of investment can include corporate and government debt securities, leveraged loans, high yield, and investment grade debt and structured products, such as mortgage and other asset-backed securities, although individual bonds may be the best known type of fixed income security. In general, the fixed income market is volatile and fixed income securities carry interest rate risk. (As interest rates rise, bond prices usually fall, and vice versa. This effect is usually more pronounced for longer-term securities.) Fixed income securities also carry inflation risk, liquidity risk, call risk, and credit and default risks for both issuers and counterparties.

The risk of default on treasury inflation protected/inflation linked bonds is dependent upon the U.S. Treasury defaulting on its debt obligations (which is extremely unlikely); however, they carry a potential risk of losing share price value, albeit rather minimal. Risks of investing in foreign fixed income securities also include the general risk of non-U.S. investing described below.

Exchange Traded Funds (ETFs): An ETF is an investment fund traded on stock exchanges, similar to stocks. Investing in ETFs carries the risk of capital loss (sometimes up to a 100% loss in the case of a stock holding bankruptcy). Areas of concern include the lack of transparency in products and increasing complexity, conflicts of interest and the possibility of inadequate regulatory compliance. Precious metal ETFs (e.g., gold, silver, or palladium bullion backed “electronic shares” and not physical metal) specifically may be negatively impacted by several unique factors, among them (1) large sales by the official sector which own a significant portion of aggregate world holdings in gold and other precious metals, (2) a significant increase in hedging activities by producers of gold or other precious metals, (3) a significant change in the attitude of speculators and investors. *ODIJ does not use inverse, leveraged, or inverse & leveraged ETFs as part of its portfolios.*

Real estate funds (including REITs) face several kinds of risk that are inherent in the real estate sector, which historically has experienced significant fluctuations and cycles in performance. Revenues and cash flows may be adversely affected by: changes in local real estate market conditions due to changes in national or local economic conditions or changes in local property market characteristics; competition from other properties offering the same or similar services; changes in interest rates and in the state of the debt and equity credit markets; the ongoing need for capital improvements; changes in real estate tax rates and other operating expenses; adverse changes in governmental rules and fiscal policies; adverse changes in zoning laws; the impact of present or future environmental legislation and compliance with environmental laws.

Commodities are tangible assets used to manufacture and produce goods or services. Commodity prices are affected by different risk factors, such as disease, storage capacity, supply, demand, delivery constraints and weather. Because of those risk factors, even a well-diversified investment in commodities can be uncertain.

Non-U.S. securities present certain risks such as currency fluctuation, political and economic change, social unrest, changes in government regulation, differences in accounting and the lesser degree of accurate public information available.

Past performance is not indicative of future results. Investing in securities involves a risk of loss that you, as a client, should be prepared to bear.

Item 9: Disciplinary Information

A. Criminal or Civil Actions

There are no criminal or civil actions to report.

B. Administrative Proceedings

There are no administrative proceedings to report.

C. Self-regulatory Organization (SRO) Proceedings

There are no self-regulatory organization proceedings to report.

Item 10: Other Financial Industry Activities and Affiliations

A. Registration as a Broker-Dealer or Broker-Dealer Representative

Neither ODIJ nor its representatives are registered as, or have pending applications to become, a broker-dealer or a representative of a broker-dealer.

B. Registration as a Futures Commission Merchant, Commodity Pool Operator, or a Commodity Trading Advisor

Neither ODIJ nor its representatives are registered as or have pending applications to become either a futures commission merchant, commodity pool operator, or commodity trading advisor or an associated person of the foregoing entities.

C. Registration Relationships Material to this Advisory Business and Possible Conflicts of Interests

Daniel Patrick Cunningham is the managing member of Dan's LLC. Dan's LLC is an Internet and brand holding company, currently primarily engaged in the sale of chocolate. From time to time Dan's LLC also tests and launches consumer websites. The activities of Dan's LLC are not related to the financial services industry.

Daniel Patrick Cunningham is also trustee of a small non-profit foundation. The activities of the foundation are not related to the financial services industry.

D. Selection of Other Advisers or Managers and How This Adviser is Compensated for Those Selections

ODIJ does not utilize nor select third-party investment advisers. All assets are managed by ODIJ management.

Item 11: Code of Ethics, Participation or Interest in Client Transactions and Personal Trading

A. Code of Ethics

ODIJ has a written Code of Ethics that covers the following areas: prohibited purchases and sales, insider trading, personal securities transactions, exempted transactions, prohibited activities, conflicts of interest, gifts and entertainment, confidentiality, service on a board of directors, compliance procedures, compliance with laws and regulations, procedures and reporting, certification of compliance, reporting violations, compliance officer duties, training and education, recordkeeping, annual review, and sanctions. ODIJ's Code of Ethics is available free upon request to any client or prospective client.

B. Recommendations Involving Material Financial Interests

ODIJ may recommend that clients buy or sell securities in which a related person to ODIJ or ODIJ has a material financial interest. This may provide an opportunity for representatives of ODIJ to buy or sell the same securities before or after recommending the same securities to clients resulting in representatives profiting from the same recommendations they provide to clients. Such transactions may create a conflict of interest. ODIJ will always document any transactions that could be construed as conflicts of interest and will never engage in trading that operates to the client's disadvantage when similar securities are being bought or sold.

C. Investing Personal Money in the Same Securities as Clients

From time to time, representatives of ODIJ may buy or sell securities for themselves that they also recommend to clients. As described above in Item 11.B., this may create a conflict of interest which is resolved by ODIJ always documenting any transactions that could be construed as conflicts of interest and never engaging in trading that operates to the client's disadvantage when similar securities are being bought or sold. ODIJ personnel will not engage in "front running" client accounts.

D. Trading Securities At/Around the Same Time as Clients' Securities

From time to time, representatives of ODIJ may buy or sell securities for themselves at or around the same time as clients. This may provide an opportunity for representatives of ODIJ to buy or sell securities before or after recommending securities to clients resulting in representatives profiting from the recommendations they provide to clients. Such transactions may create a conflict of interest; however, ODIJ will never engage in trading that operates to the client's disadvantage if representatives of ODIJ buy or sell securities at or around the same time as clients. ODIJ personnel will not engage in "front running" client accounts.

Item 12: Brokerage Practices

A. Factors Used to Select Custodians and/or Broker-Dealers

Custodians and/or broker-dealers will be recommended based on their relatively low transaction fees and access to mutual funds and ETFs. Clients will not necessarily pay the lowest commission or commission equivalent, and ODIJ may also consider the market expertise and research access provided by the broker-dealer and/or custodian, including but not limited to access to written research, oral communication with analysts, admittance to research conferences and other resources provided by the brokers that may aid in ODIJ's research efforts. ODIJ will never charge a premium or commission on transactions, beyond the actual cost imposed by the broker-dealer and/or custodian.

ODIJ recommends Schwab Institutional, a division of Charles Schwab & Co., Inc.

1. Research and Other Soft-Dollar Benefits

While ODIJ has no formal soft dollars program in which soft dollars are used to pay for third party services, ODIJ may receive research, products, or other services from custodians and broker-dealers in connection with client securities transactions ("soft dollar benefits"). ODIJ may enter into soft-dollar arrangements consistent with (and not outside of) the safe harbor contained in Section 28(e) of the Securities Exchange Act of 1934, as amended. There can be no assurance that any particular client will benefit from soft dollar research, whether or not the client's transactions paid for it, and ODIJ does not seek to allocate benefits to client accounts proportionate to any soft dollar credits generated by the accounts. ODIJ benefits by not having to produce or pay for the research, products or services, and ODIJ will have an incentive to recommend a broker-dealer based on receiving research or services. Clients should be aware that ODIJ's acceptance of soft dollar benefits may result in higher commissions charged to the client.

2. Brokerage for Client Referrals

ODIJ receives no referrals from a broker-dealer or third party in exchange for using that broker-dealer or third party.

3. Clients Directing Which Broker-Dealer and/or Custodian to Use

ODIJ may permit clients to direct it to execute transactions through a specified broker-dealer. If a client directs brokerage, then the client will be required to acknowledge in writing that the client's direction with respect to the use of brokers supersedes any authority granted to ODIJ to select brokers; this direction may result in higher commissions, which may result in a disparity between free and directed accounts; and trades for the client and other directed accounts may be executed after trades for free accounts, which may result in less favorable prices, particularly for illiquid securities or during volatile market conditions. Not all investment advisers allow their clients to direct brokerage.

B. Aggregating (Block) Trading for Multiple Client Accounts

ODIJ does not aggregate or bunch the securities to be purchased or sold for multiple clients. This may result in less favorable prices, particularly for illiquid securities or during volatile market conditions.

Item 13: Review of Accounts

A. Frequency and Nature of Periodic Reviews and Who Makes Those Reviews

All client accounts for ODIJ's advisory services provided on an ongoing basis are reviewed at least annually by Daniel P. Cunningham, Managing Member, with regard to clients' respective investment policies and risk tolerance levels. All accounts at ODIJ are assigned to this reviewer.

B. Factors That Will Trigger a Non-Periodic Review of Client Accounts

Reviews may be triggered by material market, economic or political events, or by changes in client's financial situations (such as retirement, termination of employment, physical move, or inheritance).

C. Content and Frequency of Regular Reports Provided to Clients

Each client of ODIJ's advisory services provided on an ongoing basis will receive a report at least quarterly detailing the client's account, including assets held, asset value, and calculation of fees. This written report will come from the custodian.

Item 14: Client Referrals and Other Compensation

A. Economic Benefits Provided by Third Parties for Advice Rendered to Clients (Includes Sales Awards or Other Prizes)

ODIJ receives access to Schwab's institutional trading and custody services, which are typically not available to Schwab retail investors. These services generally are available to independent investment advisers on an unsolicited basis, at no charge to them so long as a total of at least \$10 million of the adviser's clients' assets are maintained in accounts at Schwab Advisor Services. Schwab's services include brokerage services that are related to the execution of securities transactions, custody, research, including that in the form of advice, analyses and reports, and access to mutual funds and other investments that are otherwise generally available only to institutional investors or would require a significantly higher minimum initial investment. For ODIJ client accounts maintained in its custody, Schwab generally does not charge separately for custody services but is compensated by account holders through commissions or other transaction-related or asset-based fees for securities trades that are executed through Schwab or that settle into Schwab accounts.

Schwab also makes available to ODIJ other products and services that benefit ODIJ but may not benefit its clients' accounts. These benefits may include national, regional or ODIJ specific educational events organized and/or sponsored by Schwab Advisor Services. Other potential benefits may include occasional business entertainment of personnel of ODIJ by Schwab Advisor Services personnel, including meals, invitations to sporting events, including golf tournaments, and other forms of entertainment, some of which may accompany educational opportunities. Other of these products and services assist ODIJ in managing and administering clients' accounts. These include software and other technology (and related technological training) that provide access to client account data (such as trade confirmations and account statements), facilitate trade execution (and allocation of aggregated trade orders for multiple client accounts, if applicable), provide research, pricing information and other market data, facilitate payment of ODIJ's fees from its clients' accounts (if applicable), and assist with back-office training and support functions, recordkeeping and client reporting. Many of these services generally may be used to service all or some substantial number of ODIJ's accounts. Schwab Advisor Services also makes available to ODIJ other services intended to help ODIJ manage and further develop its business enterprise. These services may include professional compliance, legal and business consulting, publications and conferences on practice management, information technology, business succession, regulatory compliance, employee benefits providers, human capital consultants, insurance and marketing. In addition, Schwab may make available, arrange and/or pay vendors for these types of services rendered to ODIJ by independent third parties.

Schwab Advisor Services may discount or waive fees it would otherwise charge for some of these services or pay all or a part of the fees of a third-party providing these services to ODIJ. ODIJ is independently owned and operated and not affiliated with Schwab.

B. Compensation to Non – Advisory Personnel for Client Referrals

ODIJ does not directly or indirectly compensate any person who is not advisory personnel for client referrals.

Item 15: Custody

When the Annual Fee (described in Item 5.A. of this brochure) is deducted directly from a client's accounts at the client's custodian, ODIJ will be deemed to have limited custody of client's assets and must have written authorization from the client to do so. Clients will receive all account statements and billing invoices that are required in each jurisdiction, and they should carefully review those statements for accuracy.

ODIJ may also be deemed to have custody by virtue of requiring prepayment of more than \$500 in fees per client, six months or more in advance, and by virtue of serving as investment adviser to an account (a small non-profit foundation) for which its related person serves as trustee.

Item 16: Investment Discretion

ODIJ provides discretionary investment advisory services to clients. The Investment Advisory Contract established with each client sets forth the discretionary authority for trading. Where investment discretion has been granted, ODIJ generally manages the client's account and makes investment decisions without consultation with the client as to when the securities are to be bought or sold for the account, the total amount of the securities to be bought or sold, what securities to buy or sell, or the price per share. In some instances, ODIJ's discretionary authority in making these determinations may be limited by conditions imposed by a client (in investment guidelines or objectives, or client instructions otherwise provided to ODIJ).

Item 17: Voting Client Securities (Proxy Voting)

ODIJ will not ask for, nor accept voting authority for client securities. Clients will receive proxies directly from the issuer of the security or the custodian. Clients should direct all proxy questions to the issuer of the security.

Item 18: Financial Information

A. Balance Sheet

ODIJ does require prepayment of more than \$500 in fees per client, six months or more in advance.

B. Financial Conditions Reasonably Likely to Impair Ability to Meet Contractual Commitments to Clients

Neither ODIJ nor its management has any financial condition that is likely to reasonably impair ODIJ's ability to meet contractual commitments to clients.

C. Bankruptcy Petitions in Previous Ten Years

ODIJ has not been the subject of a bankruptcy petition in the last ten years.

Item 19: Requirements For State Registered Advisers

A. Principal Executive Officers and Management Persons; Their Formal Education and Business Background

ODIJ currently has only one management person: Daniel Patrick Cunningham. His education and business background can be found on his Form ADV Part 2B brochure supplement.

B. Other Businesses in Which This Advisory Firm or its Personnel are Engaged and Time Spent on Those (If Any)

Other business activities for each relevant individual can be found on the Form ADV Part 2B brochure supplement for each such individual.

C. Calculation of Performance-Based Fees and Degree of Risk to Clients

ODIJ does not accept performance-based fees or other fees based on a share of capital gains on or capital appreciation of the assets of a client.

D. Material Disciplinary Disclosures for Management Persons of this Firm

There are no civil, self-regulatory organization, or arbitration proceedings to report under this section.

E. Material Relationships That Management Persons Have With Issuers of Securities (If Any)

See Item 10.C, 11.B and 11.C.