



Someday Advisors LLC  
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Denver, CO 80206

**Form ADV Part 2A – Firm Brochure**  
**Dated: March 29, 2025**

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This brochure provides information about the qualifications and business practices of Someday Advisors LLC. Please contact Brae Holdridge, Founding Partner, at (424) 235-4466 if you have any questions about the content of this brochure.

The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission (SEC) or any state securities administrator. Additional information about Someday Advisors LLC 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 "Investment Adviser Firm" using the firm's IARD ("CRD") number, which is 314615.

While the firm and its associates may be registered and/or licensed within a particular jurisdiction, that registration and/or licensing in itself does not imply an endorsement by any regulatory authority, nor does it imply a certain level of skill or training on the part of the firm or its associated personnel.

## Item 2 - Material Changes

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As of March 29, 2025, the firm has no material changes to report.

The firm may at any time update this document and either send a copy of its updated brochure or provide a summary of material changes to its brochure and an offer to send an electronic or hard copy form of the updated brochure. Clients are also able to download this brochure from the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) or may contact the firm at (424) 235-4466 to request a copy at any time.

As with all firm documents, clients and prospective clients are encouraged to review this brochure in its entirety and are encouraged to ask questions at any time prior to or throughout the engagement.

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Throughout this document Someday Advisors LLC may be referred to as “the firm,” “firm,” “our,” “we,” or “us.” The client or prospective client may be also referred to as “you,” “your,” etc., and refers to a client engagement involving a single person as well as two or more persons, including legal entities and natural persons. In addition, the term “advisor” and “adviser” are used interchangeably where accuracy in identification is necessary (i.e., internet address, regulatory term/reference, etc.).

The firm maintains a business continuity and succession plan that is integrated within the organization to ensure it appropriately responds to events that pose a significant disruption to its operations. A statement concerning the current plan is available under separate cover upon request.

The business and disciplinary history, if any, of an investment advisory firm and its representatives may be obtained by reviewing information that is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## Item 4 - Advisory Business

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### **Description of Firm**

Someday Advisors LLC was originally a California limited liability company formed in March of 2021 for general business purposes and became registered as an investment adviser during May of 2021. As of December 2022, the company was converted from a California limited liability company to a Colorado limited liability company. We operate under the trade name Someday Advisors.

Brae S. Holdridge, MBA, CFP® is the firm's Founding Partner and Chief Compliance Officer (supervisor). She is also Managing Member and maintains controlling interest in the firm. Additional information about Ms. Holdridge and her professional experience can be found toward the end of this brochure and in her accompanying Form ADV Part 2B brochure supplement.

### **Description of Services**

The firm offers financial planning, providing advice to our clients on key topics such as cash flow and budgeting, funding a college education, retirement, risk management, estate or tax planning concepts, among others. We provide periodic educational workshops involving a broad range of planning and investing topics. Ongoing and continuous supervision of clients' accounts are provided through our portfolio management services.

An initial interview with the client is conducted to discuss their current situation, long-term goals, and the scope of services that may be provided. If you wish to engage the firm for its services, we must first enter into a written agreement. Thereafter, further discussion and analysis will be conducted to determine financial needs, goals, holdings, etc. Depending on the scope of the engagement, you may be asked to provide copies of the following documents early in the process:

- Wills, codicils, and trusts
- Insurance policies
- Mortgage information
- Tax returns
- Current financial specifics including W-2s or 1099s
- Information on current retirement plans and benefits provided by your employer
- Statements reflecting current investments in retirement and non-retirement accounts
- Employment or other business agreements you may have in place
- Completed risk profile questionnaires or other forms provided by the firm

It is important that the firm is provided with an adequate level of information and supporting documentation throughout the term of the engagement including but not limited to source of funds, income levels, and an account holder or attorney-in-fact's authority to act on behalf of the account, among other information that may be necessary for our services. The information and/or financial statements provided to us needs to be accurate. The firm may, but is not obligated to, verify the information that has been provided by the client which will then be used in the advisory process.

### **Financial Planning**

Your financial plan is customized for your situation. The incorporation of most or all the following components allows not only a thorough analysis but also a tailored plan that is focused on your unique requirements so that we are able to assist you in reaching your goals.

## Cash Flow Analysis and Debt Management

A review of your income and expenses will be conducted to determine your current surplus or deficit. Based upon the results, we will provide advice on prioritizing how any surplus should be used, or how to reduce expenses if they exceed your income. In addition, advice on the prioritization of which debts to repay may be provided, based upon such factors as the debt's interest rate and any income tax ramifications. Recommendations may also be made regarding the appropriate level of cash reserves for emergencies and other financial goals. These recommendations are based upon a review of cash accounts (such as money market funds) for such reserves and may include strategies to save desired reserve amounts.

## Risk Management

A risk management review includes an analysis of your exposure to major risks that could have a significant adverse impact on your financial picture such as premature death, disability, property and casualty losses, or the need for long-term care planning. Advice may be provided on ways to minimize such risks and weigh the costs of purchasing insurance versus the benefits of doing so and, likewise, the potential cost of not purchasing insurance ("self-insuring").

## Education Planning

Advice involving funding an education may include projecting the amount that will be needed to achieve post-secondary goals, along with savings strategies and the pros-and-cons of various college savings vehicles that are available.

## Employee Benefits

A review is conducted, and analysis is made as to whether you, as an employee, are taking maximum advantage of your employee benefits. We will also offer advice on your employer-sponsored retirement plan, along with other benefits that may be available to you.

## Personal Retirement Planning

Personal retirement planning typically include projections of your likelihood of achieving your financial goals, with financial independence usually the primary objective. For situations where projections show less than the desired results, a recommendation may include illustrating the impact making changes in certain variables (i.e., working longer, saving more, spending less, taking more risk with investments) has on those projections. If you are near retirement or already retired, advice may be given on appropriate distribution strategies to minimize the likelihood of running out of money or having to adversely alter spending during your retirement years.

## Investment Consultation

The investment consultation component of our planning services typically involves providing information on the types of investment vehicles available, investment analysis and strategies, asset selection and portfolio design. Based on a client's asset allocation requirements, Someday Advisors will recommend a portfolio that typically consists of a broad range of mutual funds, ETFs, and fixed income securities. The strategy and types of investments that may be recommended are further discussed in Item 8 of this firm brochure.

## Tax Planning Strategies

Advice may include ways to minimize current and future income taxes as a part of your overall financial planning picture. For example, recommendations may be offered as to which type of account(s) or specific investments should be owned based in part on their "tax efficiency," with consideration that there is always a possibility of future changes to federal, state, or local tax laws and rates that may impact your situation. We are not an

accounting firm. Contact information for an accountant or tax attorney is available if you do not have one on retainer (we do not receive compensation for these introductions).

### Estate Planning and Charitable Giving

Our review typically includes an analysis of your exposure to estate taxes and your current estate plan, which may include whether you have a will, powers of attorney, trusts, and other related documents. We may assess ways to minimize or avoid estate taxes by implementing appropriate estate planning and charitable giving strategies. We are not a law firm, but we can recommend an attorney to you if you do not have one on retainer (we do not receive compensation for these introductions).

### Divorce Consultation

Separation or divorce can have a major impact on your goals and plans. We will work with you to help you gain an understanding of your unique situation and provide you with a realistic financial picture so that you are in a better situation to communicate with your family law attorney, mediator or soon to be ex-spouse. We can assist in the completion of cash flow and net worth projections, budgetary analysis, as well as help you to understand the financial consequences involving a settlement.

### Comprehensive v. Project-Based Financial Planning

A comprehensive plan is an endeavor that requires detail. Certain variables can affect the time involved in the development of the plan, such as the quality of a client's records, complexity and number of current investments, diversity of insurance products and employee benefits currently held, size of the potential estate, and special needs of the client or their dependents, among others. A comprehensive plan may include some or all the components listed above. At the client's request, we may concentrate on reviewing only a specific area (we term "project-based"), such as how to fund an education, estate planning issues, or evaluating the sufficiency of a person's current retirement plan. Note that when these services focus only on certain areas of client interest or need, the overall situation or need may not be fully addressed due to the limitations established.

Whether the firm has created a comprehensive or project-based plan, the client will be presented with a summary of our recommendation, guidance in the implementation of some or all our recommendations per the client's decision, as well as our offering periodic reviews thereafter. In all instances involving financial planning engagements, our client retains full discretion over implementation decisions and is free to accept or reject any of our recommendations.

### ***Portfolio Management***

Someday Advisors is available to assist you in implementing the investment allocation strategy that we have recommended to you. Depending on your risk profile, goals, and needs, among other considerations, your portfolio will incorporate our suggested strategy as well as either a broad range or more narrowly focused choice of investment vehicles which are further discussed in Item 8 of this firm brochure.

Our portfolio management work involves structuring and maintaining a diversified portfolio that seeks to optimize the rate of return within a level of investment risk appropriate for you and your circumstances. Through the use of questionnaires, detailed conversations and a review of historical risk and return of various types of investments, a client investor risk profile and written investment guidelines are developed and, if you concur, are used as a guide in creating an appropriate portfolio that reflects your objectives, time horizon, tolerance for risk, as well as any reasonable account constraints you may have for the portfolio. For example, you may choose to exclude certain securities (e.g., no "sin" stocks, etc.). We manage your portfolio on a non-discretionary basis (defined in Item 16 of this firm brochure). Once an initial asset allocation is agreed upon, we will manage the portfolio and re-balance when necessary. Any such adjustment to the portfolio is discussed with you and agreed

to by you prior to any transaction. We want to note that it will remain your responsibility to promptly notify us if there is any change in your financial situation and/or investment objectives for the purpose of our reviewing, evaluating, or revising previous account restrictions or firm investment recommendations.

### ***Educational Workshops***

From time-to-time we present educational workshops involving personal finance and investing. Topics include issues related to general financial planning, educational funding, estate planning, retirement strategies, and various other current economic or investment topics. Our workshops are educational in nature and do not involve the solicitation of insurance or investment products, nor do our general sessions offer specific advice to attendees.

### ***Assets Under Management***

As of the date of this brochure's publication, we do not have reportable assets under our management<sup>1</sup>

### ***Item 5 - Fees and Compensation***

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Forms of payment are based on the types of services being provided, term of service, etc., and will be stated in your engagement agreement with the firm. At the sole discretion of the firm principal, our published fees may be negotiable under certain circumstances. We strive to offer fees that are fair and reasonable considering the experience of the firm and the services to be provided to you. Fees are separate from and in addition to any brokerage and transaction fees charged by the custodian of record.

Fees may be paid by check or draft from U.S.-based financial institutions, by credit or debit card with your prior authorization through a qualified, unaffiliated PCI compliant<sup>2</sup> third-party processor, or by withdrawal from the client account(s) maintained at the custodian of record.

To receive payment via withdrawal from the client account(s) maintained at the custodian of record, the firm will adhere to the following terms:

- The client will provide written authorization permitting the firm to deduct advisory fees directly from account(s) held by the custodian of record;
- The custodian of record will provide the client with periodic statements no less frequently than monthly reflecting all disbursements for the client account(s), including the deduction of advisory fees; and
- The firm will send the client and the custodian of record a written invoice each billing period that describes the advisory fees to be deducted from the client account(s) at the firm's request. The invoice will include the total fee assessed, covered time period, calculation formula utilized, and reference to the assets under management in which the fee had been based.

Note that we will not collect a planning fee from you of \$500 or more for our services that we have agreed to perform six months or more into the future.

### ***Hourly Planning Engagements***

Clients interested in a limited planning component engagement are assessed an hourly fee. Our rate is \$250 per hour; billed in 15-minute increments, and partial increments (e.g., nine minutes) will be treated as a whole

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<sup>1</sup> The term "assets under management" and rounding per the General Instructions for Part 2 of Form ADV.

<sup>2</sup> We do not retain debit/credit card data. For an explanation of the term "PCI," the PCI Security Standards Council, and comprehensive standards to enhance payment card data security, go to [https://www.pcisecuritystandards.org/security\\_standards/index.php](https://www.pcisecuritystandards.org/security_standards/index.php)

increment. Prior to entering into an agreement with the firm you will receive an estimate of the overall cost based on your requirements and the time involved. Should it be determined prior to completion that the engagement will take longer than expected, you will be provided with a new addendum to be executed. A deposit of the lesser of \$500 or one-half the quoted fee will be due upon execution of the engagement agreement, and the remaining portion upon plan delivery. However, an hourly engagement lasting more than one month will be billed at the end of each month for time incurred. Payment requests will be preceded by our invoice, and fees are to be directly paid to the firm.

### **Fixed Fee Project Based Services**

#### Option 1: Financial Checkup

Our Financial Checkup is a one-time consultation designed to answer two or three of your most pressing financial questions or concerns. The fee for this engagement is \$500. No deposit is required; the entire fee is due at the end of the meeting. We will provide an invoice prior to or at the end of our meeting. Fees are to be directly paid to the firm.

#### Option 2: Stand-Alone Financial Plan

The Stand-Alone Financial Plan is designed to address multiple pressing planning topics. Typically, the engagement involves two or three meetings with you, and a financial plan is provided to you thereafter. Our fee is \$2,500, and a deposit of \$500 is required to initiate the engagement. The remainder of the fee is due upon our delivery of your financial plan. We will provide an invoice prior to or at the end of our final meeting. Fees are to be directly paid to the firm.

If you decide to sign-up for our Comprehensive Wealth Management Services (described below) after completion of your planning project, the entire \$2,500 Stand-Alone Financial Plan fee will be applied to the Comprehensive Wealth Management Services annual fee.

### **Comprehensive Wealth Management Services**

Our Comprehensive Wealth Management Services offering is designed to provide you with a broad-based financial plan, our continued support in the execution of your plan, as well as our ongoing management of your investment portfolio. The fee for this engagement ranges from \$9,000 to \$70,000 per year<sup>3</sup> and will be based on complexity of your needs and situation. Factors involved in determining the fee will include number of household members, amount of financial planning required, number, type and size of accounts, life stage, business interests, real estate ownership, trust arrangements, among other factors. You will be provided with a quote of your fee prior to entering the engagement. Reevaluation of the portfolio will occur on a periodic basis. Should fees be reassessed as a result of the reevaluation, you will be provided with a new addendum to be executed. Payments are to be made in equal installments. You may choose to be billed on a monthly or quarterly basis, and unless otherwise arranged for payment will be made via withdrawal from your account(s) maintained at the custodian of record as described in Item 15 of this firm brochure. Our Comprehensive Wealth Management Services fee is billed in advance of services each period (e.g., January 1<sup>st</sup> for January's monthly services or January 1<sup>st</sup> for first quarter services). Our fee will be prorated for the first month/quarter fee. We will provide an invoice for each payment installment period.

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<sup>3</sup> At no time will the portion of the fixed fee earned by the firm that is designated for our managing an investment portfolio exceed two percent (2%) per annum of the assets under our management, which is considered an excessive fee in Colorado.



## ***Educational Workshops***

Educational workshops are provided complimentary to our clients.

## ***Termination of Services***

Either party may terminate the agreement at any time by communicating the intent to terminate in writing. Someday Advisors will not be responsible for investment allocation, advice, or transactional services (except for limited closing transactions) upon receipt of a termination notice. It will also be necessary that the firm inform the custodian of record that the relationship between the firm and the client has been terminated.

If a client did not receive the Form ADV Part 2 firm brochure at least 48 hours prior to entering into the firm's agreement, then that client will have the right to terminate the engagement without penalty or fee within five business days after entering into the agreement. If a client terminates an hourly or a fixed fee project-based service after this five business-day rescission period, the client will be assessed our hourly fee (minus any advance payment) for work completed up to the date of termination. A client engaging the firm for Comprehensive Wealth Management Services who terminates their agreement after the five business-day rescission period will be assessed fees on a prorated basis for services incurred from either (i) as a new client, the date of the engagement to the date of the firm's receipt of written termination notice, or (ii) all other accounts, the last billing period to the date of the firm's receipt of written termination notice.

The firm will return any prepaid, unearned fees within 30 calendar days of the firm's receipt of termination notice. Any earned fees by the firm in excess of a prepaid deposit will be billed at the time of termination and will be due by the client upon receipt of our invoice.

## ***Potential Additional Client Fees***

Any transactional or service fees (sometimes termed brokerage fees), individual retirement account fees, qualified retirement plan fees, account termination fees, or wire transfer fees will be borne by the account holder per the custodian of record's separate fee schedule. Fees paid by our clients to the firm for our advisory services are separate from any internal fees or charges a client may pay for mutual funds, exchange-traded funds (ETFs) or other similar investments. Additional information about our fees in relationship to our "brokerage practices" are noted in Item 12 of this document.

## ***External Compensation Involving Securities***

The firm does not charge or receive a commission or a mark-up on securities transactions, nor will the firm or an associate be paid a commission on the purchase of a securities holding that is recommended to a client. We do not receive "trails" or SEC Rule 12b-1 fees from a mutual fund company that may be recommended to a client. Fees charged by such issuers are detailed in prospectuses or product descriptions and interested investors are always encouraged to read these documents before investing. Neither the firm nor its related persons receive external compensation as described above or similar fees or charges. Our clients have the right to purchase recommended or similar investments through their own service provider (i.e., brokers, agents, etc.).

## ***Item 6 - Performance-Based Fees and Side-By-Side Management***

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The firm does not charge performance-based fees, and therefore does not engage in side-by-side management.

## ***Item 7 - Types of Clients***

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Someday Advisors provides its services to individuals and high net worth individuals. We do not require minimum income, minimum asset levels or other similar preconditions for our services.

### **Methods of Analysis**

We utilize fundamental analysis, evaluating economic factors including interest rates, the current state of the economy, or the future growth of an industry sector. In addition to our own research, we may draw from sources that include:

- financial periodicals
- research reports from economists and other industry professionals
- regulatory filings (i.e., prospectus, financial filings, etc.)

### **Investment Strategy**

Someday Advisors' primary investment strategy is based on Modern Portfolio Theory, an investment strategy that constructs efficient portfolios that balance risk and reward in such a way as to achieve the highest expected return for a given level of risk. This strategy is passive and does not employ market timing or stock selection but rather employs a long term, buy-and-hold strategy with periodic rebalancing of the account to maintain desired risk levels. Based on a client's asset allocation requirements, Someday Advisors will recommend a portfolio that typically consists of a broad range of mutual funds, ETFs, and fixed income securities.

### **Risk of Loss**

The firm believes its strategies and investment recommendations are designed to produce the appropriate potential return for the given level of risk; however, there is no guarantee that a planning goal or investment objective will be achieved. Past performance is not necessarily indicative of future results. Investing in securities involves risk of loss that clients should be prepared to bear. While the following list is not exhaustive, we provide examples of general market risks and security specific risks in the following paragraphs, and we believe it is important that our clients review and consider each prior to investing.

#### Financial Risk

Excessive borrowing to finance business operations increases the risk of profitability, because a company must meet the terms of its obligations in good times and bad. During periods of financial stress, the inability to meet loan obligations may result in bankruptcy and/or a declining market value.

#### Inflation Risk

Also called purchasing power risk and is the chance that the cash flows from an investment will not be worth as much in the future because of changes in purchasing power due to inflation.

#### Interest Rate Risk

The risk that the value of the fixed income holding will decrease because of an increase in interest rates. The longer the maturity of the bond, the more sensitive its value is to changes in interest rates. Bond prices and interest rate changes are inversely correlated.

#### ETFs

Exchange-traded fund risks include risks due to their underlying securities (e.g., stocks, bonds, derivatives, etc.), and can be affected by risks such as market, currency, credit, political, interest rate, etc., that are described in adjacent paragraphs. The liquidity of the underlying stocks in the index can affect "ETF liquidity." Liquidity risk can result from an insufficient number of "active participants" performing their duties as intermediaries and

liquidity providers in the ETF market. “Spread risk” may also occur, which is the difference between the bid and the ask price of a security. Since ETF transactions are priced throughout the day and are traded on the exchanges like stocks, widening spreads may occur and have impact on certain portfolios or transactions. As with any security, if the ETF “fails,” the investor may lose their gains and invested principal. ETFs can carry additional expenses based on their share of operating expenses and certain brokerage fees. Indexed ETFs have the potential to be affected by “active risk;” a deviation from its stated index. We do not recommend leveraged or inverse ETFs due to their inherent risks.

### Mutual Funds

As with ETFs, the risk of owning a mutual fund is reflected in the underlying security(ies), such as stocks, bonds, etc. Mutual funds are affected by risks such as equity and fixed income risks, market, interest rate, currency, credit, political, etc., as described in adjacent paragraphs. It is important to note that even “conservative” funds, such as a money market fund or fixed income fund, can and have lost their value below the principal amount invested. Mutual funds typically carry additional expenses based on their share of operating expenses and trading (brokerage) fees, which may result in the potential duplication of certain fees paid by the investor. Indexed mutual funds can also be adversely affected by “QDI ratios” that are described in a following paragraph. There are essentially nine main types of mutual fund share classes, as well as sub-classes for some of these. Some open and closed-ended funds are sold through brokerage firms and assess a commission (“load”) in addition to their underlying fees earlier noted, while others are offered through investment advisers, retirement plans and other institutions.

“No load” funds are also available to the public through brokerage firms, and they usually incur trading (brokerage) fees. If a client chooses to purchase a mutual fund on their own through a broker/dealer, they should consider the trading fees, internal operating costs, as well as potential commissions they pay through that executing firm. The firm is not a broker/dealer and (per Items 5 and 10 of this firm brochure) does not recommend nor is compensated by a “loaded” fund.

### Item 9 - Disciplinary Information

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Neither the firm nor its related persons has been involved in any criminal or civil action in a domestic, foreign, or military jurisdiction, an administrative enforcement action, or self-regulatory organization proceeding that would reflect poorly upon our offering advisory business or its integrity.

### Item 10 - Other Financial Industry Activities and Affiliations

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Neither the firm nor its related persons have any other financial industry activities and affiliations nor any material relationships with such entities.

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

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Someday Advisors is a fiduciary and will act in the utmost good faith, performing in a manner we believe to be in the best interest of our clients. We have designed our business methodologies, ethics rules, and policies to eliminate or at least minimize material conflicts of interest, and to appropriately manage any material conflicts of interest that may remain. It is important to point out that no set of rules can anticipate or relieve all material conflicts of interest. The firm will disclose to its advisory clients any material conflict of interest relating to the firm, its representatives, or any of its employees which could reasonably be expected to impair the rendering of unbiased and objective advice.

## **Code of Ethics**

We have adopted a Code of Ethics that establishes policies for ethical conduct for our personnel. The firm accepts the obligation not only to comply with applicable laws and regulations but also to act in an ethical and professionally responsible manner in all professional services and activities. Firm policies include prohibitions against insider trading, circulation of industry rumors, and certain political contributions, among others. We periodically review and amend our Code of Ethics to ensure that they remain current, and we require firm personnel to annually attest to their understanding of and adherence to the firm's Code of Ethics. A copy of the firm's Code of Ethics is made available to any client or prospective client upon request.

Firm associates that are CERTIFIED FINANCIAL PLANNER™ Practitioners also adhere to the Certified Financial Planner Board of Standards, Inc.'s Code of Ethics & Professional Responsibility which you may find at [www.cfp.net](http://www.cfp.net).

## **Firm Recommendations and Conflicts of Interest**

Our associates are prohibited from borrowing from or lending to a client unless the client is an approved financial lending institution.

The firm provides both financial planning and portfolio management, and a fee is earned by the firm for those services. Our associates will disclose in advance how they are being compensated and if there is a conflict of interest involving any service being provided. It is important to note that you are under no obligation to act on a recommendation from an associate. If you elect to do so, you are under no obligation to complete all the recommendations through the firm or a service provider whom we may recommend to you.

The firm and/or its related persons may buy or sell securities that are the same as, similar to, or different from, those we recommend to clients for their accounts. A recommendation made to one client may be different in nature or in timing from a recommendation made to a different client. Clients often have different objectives and risk tolerances. At no time will the firm or any related party receive preferential treatment over our clients. We mitigate this conflict by ensuring that we have policies and procedures in place to ensure that the firm or a related person will not receive preferential treatment over a client. In order to reduce or eliminate certain conflicts of interest involving personal trading (e.g., trading ahead of client recommendations or trades, etc.), firm policy requires that we restrict or prohibit certain related parties' transactions. The firm and/or its related persons are prohibited from front running or otherwise engaging in trading practices that would disadvantage the trading in client accounts.

## **Item 12 - Brokerage Practices**

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Our clients' accounts must be maintained by a qualified custodian that is periodically reviewed for its capabilities to serve in that capacity by their respective industry regulatory authority. The firm is not a custodian or broker/dealer, there is not an affiliate that is a custodian or broker/dealer, nor does a custodian or broker/dealer supervise the firm, its activities, or our associates. We do not receive referrals from a custodian or broker/dealer, nor would client referrals be a factor in our recommendation of a custodian or broker/dealer.

Clients may open or maintain their accounts at their current custodian/service provider. If the client prefers a new custodian/service provider, a recommendation may be made by the firm that is based on client need, overall costs, ease of use, and following our review of the recommended provider.

We generally require that our Comprehensive Wealth Management Services clients use Charles Schwab & Co., Inc. ("Schwab") to serve as custodian of record for their accounts. The recommendation to utilize Schwab as custodian of record is based on the services that Schwab provides and the fees that Schwab charges. There is no formal soft-dollar arrangement between Schwab and the firm.

### **Best Execution**

We recognize our obligation in seeking best execution for our clients; however, it is our belief that the determinative factor is not always the lowest possible cost but whether the selected custodian's transactions represent the best "qualitative execution" while taking into consideration the full range of services provided. We have determined having our portfolio management clients' accounts trades completed through our recommended custodian (Schwab) is consistent with our obligation to seek best execution of client trades. A review is regularly conducted with regard to recommending a custodian to our clients in light of our duty to seek best execution.

### **Directed Brokerage**

The firm does not engage in nor permit clients to engage in directed brokerage.

### **Aggregating Securities Transactions**

Since we serve accounts on a non-discretionary basis, it is impractical to aggregate clients' accounts and therefore necessitates individual transactions which may result in potentially trading higher costs or less favorable prices than those where aggregation has occurred.

## **Item 13 - Review of Accounts**

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### **Scheduled Reviews**

Periodic financial plan reviews are encouraged, and clients are invited at least annually to meet with the firm. Reviews are conducted with Brae Holdridge (Founding Partner and Chief Compliance Officer). A copy of revised financial plans and/or asset allocation reports generated from these review sessions are provided in printed or digital format.

Investment portfolios via our Comprehensive Wealth Management Services engagements are reviewed on a quarterly or more frequent basis by Ms. Holdridge. Client-level reviews are also completed by Ms. Holdridge, and it is recommended these occur on at least an annual basis. A copy of a revised investment guideline or asset allocation reports in printed or digital format will be provided to the client.

### **Interim Reviews**

You should contact the firm for additional financial plan reviews when you anticipate or have experienced changes in your financial situation (i.e., changes in employment, an inheritance, the birth of a new child, etc.), or if you prefer to change requirements involving your investment allocation. Interim reviews are conducted by Ms. Holdridge. A copy of revised financial plans reports in printed or digital format will be provided.

Additional Comprehensive Wealth Management Services portfolio reviews by Brae Holdridge may be triggered by news or research related to a specific holding, a change in our view of the investment merits of a holding, or news related to the macroeconomic climate affecting a sector or holding within that sector. A portfolio may be reviewed for an additional holding or when an increase in a current position is under consideration. Account cash levels above or below what we deem appropriate for the investment environment, given the client's stated tolerance for risk and investment objectives, may also trigger a review.

### **Client Reports**

Whether you have opened and maintained an investment account on your own or with our assistance, you will receive account statements sent directly from custodians, mutual fund companies, transfer agents or brokerage

companies where your investments are held. We urge you to carefully review these account statements for accuracy and clarity, and to ask questions when something is not clear.

We do not create investment performance reports. We urge our clients to carefully review and compare account statements that clients have received from their custodian of record with any report clients may receive from any source if that report contains any type of investment performance information.

#### **Item 14 - Client Referrals and Other Compensation**

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Please refer to Item 12 of this firm brochure for information with respect to our business relationships and the conflicts of interest they present. If we receive or offer an introduction to a client (e.g., from an accountant, attorney, or credit union employee), we do not pay or earn a referral fee, nor are there established quid pro quo arrangements.

#### **Item 15 - Custody**

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The firm does not accept nor maintain physical custody of client funds or securities. However, the firm is deemed to have constructive custody of a client custodial account since we may request the direct deduction of advisory fees from client custodial account as discussed below.

To receive payment via withdrawal from the client account(s) maintained at the custodian of record, the firm will adhere to the following terms as described in Item 5 of this firm brochure and reemphasized below:

- The client will provide written authorization permitting the firm to deduct advisory fees directly from account(s) held by the custodian of record;
- The custodian of record will provide the client with periodic statements no less frequently than monthly reflecting all disbursements for the client account(s), including the deduction of advisory fees; and
- The firm will send the client and the custodian of record a written invoice each billing period that describes the advisory fees to be deducted from the client account(s) at the firm's request. The invoice will include the total fee assessed, covered time period, calculation formula utilized, and reference to the assets under management in which the fee had been based.

Clients are urged to review the statements received from your custodian to compare them to the invoices we send you and promptly notify us of any discrepancies.

#### **Item 16 - Investment Discretion**

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We only serve our clients' portfolios on a non-discretionary basis. This type of account authority requires the client's ongoing prior approval involving the investment and reinvestment of account assets, and portfolio re-balancing. The client will be required to execute the firm's client services agreement that describes our limited account authority, as well as the custodian of record's account opening document that includes their limited power of attorney form or clause. Considering trading pre-approval requirements, our clients must make themselves available and keep the firm updated on their contact information so that instructions can be efficiently executed on their behalf. In addition, non-discretionary accounts are generally unable to be aggregated (see Item 12 of this firm brochure) and may therefore be assessed higher trading fees or receive less favorable prices than those accounts where trade aggregation has occurred.

## **Item 17 - Voting Client Securities**

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You may periodically receive proxies or other similar solicitations sent directly from your selected custodian or transfer agent. If we receive a duplicate copy, please note that we do not forward these or any correspondence relating to the voting of your securities, class action litigation, or other corporate actions.

The firm does not vote proxies on your behalf. We will answer limited questions during a scheduled meeting with respect to what a proxy voting request or other corporate matter may be and how to reach the issuer or the issuer's legal representative.

## **Item 18 - Financial Information**

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Neither the firm nor its related persons have a financial condition likely to impair our ability to meet commitments to clients, nor has the firm and its related persons been the subject of a bankruptcy petition or other material reportable financial event.

Engagements with the firm do not require that we collect fees from you of \$500 or more for our advisory services that we have agreed to perform six months or more into the future.

## **Item 19 - Requirements for State-Registered Advisers**

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Principal Executives and Management Persons - Brae Holdridge. Please see Item 4 of this firm brochure and the cover page (Item 1 of this firm brochure) of her accompanying Form ADV Part 2B brochure supplement.

Other Business Activities - Neither the firm nor its related persons are engaged in other business activities.

Performance-Based Fees - Neither the firm nor its related persons are compensated based on performance-based fees as described in Item 6 of this firm brochure.

Material Disclosure Matters involving Firm Management - Please refer to Item 9 of this firm brochure and Items 3 and 7 of the accompanying Form ADV Part 2B supplement that immediately follows this brochure. The firm's management has not been the subject of an award or otherwise been found liable in an arbitration claim alleging damages in excess of \$2,500. Firm management has not been the subject of an award or otherwise been found liable in a civil, self-regulatory organization or administrative proceeding.

Material Relationship with an Issuer of a Security - Neither the firm nor its related persons have a material relationship with an issuer of a security. Please refer to Item 10 of this firm brochure and Item 4 of the accompanying Form ADV Part 2B brochure supplement for Brae Holdridge.



Someday Advisors LLC  
700 Colorado Blvd #739  
Denver, CO 80206

**Form ADV Part 2B – Brochure Supplement**  
**Dated: March 29, 2025**

(424) 235-4466  
[www.somedayadvisors.com](http://www.somedayadvisors.com)  
[compliance@somedayadvisors.com](mailto:compliance@somedayadvisors.com)

**Brae S. Holdridge, MBA, CFP®**  
Founding Partner  
Chief Compliance Officer  
Investment Adviser Representative  
CRD # 5013557

This brochure provides information about Brae Holdridge that supplements Someday Advisors LLC Form ADV Part 2A firm brochure. You should have received a copy of that brochure. Please contact Ms. Holdridge, Founding Partner, at (424) 235-4466 if you did not receive the full brochure or if you have any questions about the contents of this supplement. Additional information about Brae Holdridge is available on the Securities and Exchange Commission's (SEC) website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) under CRD # 5013557.



## Item 2 - Educational Background and Business Experience

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### Principal Executive Officers and Management Persons

Brae Sinclair Holdridge

Year of Birth: 1983

CRD Number: 5013557

Educational Background and Business Experience

### Educational Background

CERTIFIED FINANCIAL PLANNER™ Practitioner, CFP®, Certified Financial Planner Board of Standards, Inc.<sup>1</sup>

Master of Business Administration (MBA), Columbia Business School; New York, NY

Bachelor of Science, Boston College; Chestnut Hill, MA

Attended the University of Pennsylvania; Philadelphia, PA

### Business Experience

Someday Advisors LLC (03/2021-Present)

Denver, CO

Founding Partner/Managing Member (03/2021-Present)

Chief Compliance Officer/Investment Adviser Representative (05/2021)

Standard Planning Company (12/2017-04/2021)

Rockport, MA

Financial Planner

California Resources Corporation (01/2019-10/2019)

Santa Clarita, CA

Senior Business Development Manager

Breitburn Energy Partners L.P. (02/2015-11/2018)

Los Angeles, CA

Business Development Manager

Brownson Rehmus & Foxworth, Inc. (05/2014-01/2015)

Chicago, IL

Senior Analyst

## Item 3 - Disciplinary Information

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Registered investment advisers are required to disclose certain material facts about its associated personnel regarding any legal or disciplinary events, including criminal or civil action in a domestic, foreign or military court, or any proceeding before a state, federal or foreign regulatory agency, self-regulatory organization, or suspension or sanction by a professional association for violation of its conduct rules material to the evaluation

of each officer or a supervised person providing investment advice. Brae Holdridge has not been the subject of any such event.

#### **Item 4 - Other Business Activities**

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Investment adviser representatives are required to disclose outside business activities that account for a significant portion of their time or income, or that may present a conflict of interest with their advisory activities. Brae Holdridge does not have another reportable outside business to disclose, nor does she have a material relationship with an issuer of a security.

#### **Item 5 - Additional Compensation**

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Neither the advisory firm nor Brae Holdridge are compensated for advisory services involving performance-based fees. Firm policy does not allow associated persons to accept or receive additional economic benefit, such as sales awards or other prizes, for providing advisory services to firm clients.

#### **Item 6 - Supervision**

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Brae Holdridge serves as the firm's Chief Compliance Officer. Because supervising oneself poses a conflict of interest, the firm has adopted policies and procedures to mitigate this conflict. Questions relative to the firm, its services, or this Form ADV Part 2 may be made to the attention of Ms. Holdridge at (424) 235-4466. Brae Holdridge will adhere to and abide by all applicable state and federal rules and regulations as well as the firm's written policies and procedures manual and code of ethics.

#### **Item 7 - Requirements for State-Registered Advisers**

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There have been neither awards nor sanctions or other matter where Brae Holdridge or Someday Advisors has been found liable in an arbitration, self-regulatory, or administrative proceeding. Neither Ms. Holdridge nor Someday Advisors has been the subject of a bankruptcy petition or other material reportable financial event.

## Information about Professional Designations

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<sup>1</sup>The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board’s Standards of Professional Conduct, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the Code of Ethics and other parts of the Standards of Professional Conduct, to maintain competence and keep up with developments in the financial planning field; and
- Ethics – Renew an agreement to be bound by the Standards of Professional Conduct. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board’s enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

## Someday Advisors LLC Privacy Policy Statement

*Last Updated: March 2025*

We respect the privacy of all clients and prospective clients both past and present (collectively termed “customers” per federal guidelines). It is recognized that clients have entrusted the firm with non-public personal information, and it is important that both access persons and customers are aware of firm policy concerning what may be done with that information.

We collect personal information about our clients from the following sources:

- Information our clients provide to us to complete their financial plan or investment recommendation;
- Information our clients provide to us in agreements, account applications, and other documents completed in connection with the opening and maintenance of their accounts;
- Information our clients provide to us orally; and
- Information we may receive from service providers, such as custodians, about client transactions.

We may disclose non-public personal information about you to unaffiliated third parties in certain circumstances. For example, in order for us to provide financial planning or portfolio management services to you, we may disclose your personal information in limited circumstances to various service providers, such as your custodian or performance reporting/billing software vendor. Otherwise, we do not disclose nonpublic personal information about our clients to anyone, except in the following circumstances:

- When required to provide services our clients have requested;
- When our clients have specifically authorized us to do so in writing;
- When required during the course of a firm assessment (i.e., independent audit); and
- When permitted or required by law (i.e., periodic regulatory examination).

If it is necessary to share your non-public personal information with an unaffiliated third party, we will inform you and ask that you give us permission via a signed statement. Unless this “opt-in” statement is signed, we will not share your information with an unaffiliated third party.

To ensure security and confidentiality, we maintain physical, electronic, and procedural safeguards to protect the privacy of client information. Within the firm, we restrict access to client information to staff that need to know that information. All personnel and our service providers understand that everything handled in our office is confidential and they are instructed to not discuss client information or situation with someone else unless they are specifically authorized in writing by the client to do so.

If you have any questions, please contact us at:

Someday Advisors LLC  
700 Colorado Blvd #739  
Denver, CO 80206  
Tel: (424) 235-4466