



Client Relationship Summary Form CRS

Form CRS ("Summary") is intended to provide you with important information and resources that you can use to help make more informed decisions about your investment options. Willow encourages all current and prospective Consumers to read this Summary and discuss any questions you may have with us.

Willow Partner Advisors, LLC ("Willow") is registered with the Securities and Exchange Commission (SEC) as an investment adviser. Brokerage and investment advisory services and fees differ, and it is important for you to understand these differences. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/crs), which also provides educational materials about broker-dealers, investment advisers, and investing.

What investment services and advice can you provide me?

Willow offers investment advisory services to retail investors ("Consumers"), through an interactive, online matching platform at www.trustwillow.com that utilizes a questionnaire and proprietary rules-based modeling to refer a Consumer to third-party Registered Investment Advisors and Investment Advisor Representatives (collectively "Advisor"), or chartered as fiduciaries with a regulatory body in the United States that have elected to participate in our matching platform ("Service"). It is solely the responsibility of the Consumer to determine whether to meet with and/or retain an Advisor. Our investment advisory services are limited to making referrals to other Advisors through our matching platform.

Investment Authority

We do not manage any assets. Therefore, we do not exercise any investment authority.

Monitoring

We do not manage any assets or provide monitoring or review of any investment accounts.

Limited Investment Offering

Our investment advisory services are limited to making referrals to other Advisors through our matching platform.

Account Minimums and Other Requirements

There is no fee or minimum level of wealth required to use our platform.

Additional Information

Additional information about Willow's services including responses to the conversation starters are available in Part 2 of our Form ADV, which is available [here](#).

*Given my financial situation, should I choose an investment advisory service? Why or why not?
How will you choose Advisors to recommend to me?
What is the relevant experience of the Advisors that you recommend, including licenses, education and other qualifications? What do those qualifications mean?*

What fees will I pay?

Willow does not charge any fees to Consumers for the Service. Consumers may incur certain fees or charges imposed by third parties, other than Willow, in connection with their investments. If a Consumer decides to hire an Advisor referred by the Service, the Consumer will pay fees to that Advisor based on the services the Advisor provides to the Consumer and the terms and conditions of any investment management and advisory agreements between the Consumer and the Advisor.

Additional information

You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over time. You will only pay fees to the Advisor that you hire to provide you with investment advice. You will not pay Willow any fees. Please make sure you understand what fees and costs you are paying. For more information about our firm's fees see Item 5 of Part 2 of Form ADV available [here](#).



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*Help me understand how these fees and costs might affect my investments.
If I give an Advisor \$10,000 to invest, how much will go to fees and costs, and how much will be invested for me?*

What are your legal obligations to me when providing recommendations? How else does your firm make money and what conflicts of interest do you have?

When we act as your investment advisor, we must act in your best interest and not put our interest ahead of yours. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice we provide to you. Here are some examples to help you understand what this means.

- Advisors may pay us different amounts and kind of fees based upon, among other factors, the fee arrangement with each Advisor. This creates a potential conflict of interest for us as we would have an incentive to refer clients to Advisors that pay higher levels of fees.

The above conflicts are mitigated or avoided through various measures such as: procedures/policies instituted by Willow, training and adherence to our Code of Ethics which is based on placing your interests first. Willow's Code of Ethics is predicated on the belief that Consumers shall be treated with honesty and good faith, and that Consumer's best interests are put ahead of the interests of its employees, officers, directors, and Advisors; particularly where Willow's interests' conflict with those of its Consumers. When a conflict arises, it is our obligation to put the Consumer's interests over the interests of Willow, its employees, and Advisors.

Additional Information

To learn more about Willow's conflicts of interest please see Part 2 of our Form ADV, which is available [here](#).

How might your conflicts of interest affect me, and how will you address them?

How do your financial professionals make money?

Willow has designed compensation programs for certain Willow employees to include, in addition to base salaries, incentive compensation for successfully adding eligible Advisors on the Willow Platform.

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

☐ Yes ☒ No

Please visit [Investor.gov/CRS](https://investor.gov/CRS) for a free and simple search tool to research Willow and our financial professionals.

Do any of your financial professionals have any disciplinary history? For what type of conduct?

Additional Information

To learn more about Willow or to access a copy of this summary, please visit www.trustwillow.com. If you have any questions about the contents of this brochure, please contact compliance@trustwillow.com or 413-519-3519.

*Who is my primary contact person?
Is he or she a representative of an investment adviser or a broker-dealer?
Who can I talk to if I have concerns about how this person is treating me?*