

Client Relationship Summary
Willow Partner Advisors LLC (CRD# 307906)

Introduction

Our firm, Willow Partner Advisors LLC, is registered as an investment adviser with the U.S. Securities and Exchange Commission. 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.

Relationships and Services

What investment services and advice can you provide me?

We offer investment advisory services to retail investors. We provide you with an interactive, online financial advice matching platform at trustwillow.com/. Our mission is to refer you to third-party investment advisor to assist you with your financial needs. We do not manage any accounts or investments, nor do we provide ongoing monitoring of investment portfolios. We do not require an account or relationship size minimum in order to use our platform. Our investment advisory services are limited to making referrals to third-party investment advisers.

For more detailed information on our relationships and services, please see Item 4 – Advisory Services, Item 13 – Review of Accounts and Item 7 – Types of Clients of our Form ADV Part 2A available via our firm's [Investment Adviser Public Disclosure Page](#).

Conversation Starters: *Given my financial situation, should I choose an investment advisory service? Why or why not? How will you choose investments to recommend to me? What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?*

Fees, Costs, Conflicts, and Standard of Conduct

What fees will I pay?

We are compensated through referral fee arrangements with third-party investment advisers. We are only compensated if you engage a third-party investment advisor that has contracted us to share in the revenue generated by your relationship with the third-party investment advisor. We do not charge you a fee to utilize our platform. However, you may incur certain fees or charges imposed by the third-party investment advisers that we refer you to.

You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying. For more detailed information on our fees, please see Item 5 – Fees and Compensation of our Form ADV Part 2A available via our firm's [Investment Adviser Public Disclosure Page](#)

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

What are your legal obligations to me when acting as my investment adviser? How else does your firm make money and what conflicts of interest do you have?

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

While you do not pay a fee to use our platform, we are compensated by the third-party investment advisers that we recommend you to. The third-party investment advisers pay us different levels of fees based upon the fee arrangement stipulated in the agreement. This creates a conflict of interest for us as we have an incentive to refer clients to third-party investment advisers that pay higher levels of fees.

For more detailed information, please see Item 10 – Financial Industry Activities and Affiliations, Item 12 – Brokerage Practices and Item 14 – Client Referrals and Other Compensation of our Form ADV Part 2A available via our firm's [Investment Adviser Public Disclosure Page](#).

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

How do your financial professionals make money?

Our employees are compensated based on the revenue generated from advisory services.

Disciplinary History

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

No. You can visit [Investor.gov/CRS](https://investor.gov/CRS) for a free and simple search tool to research our firm and our financial professionals.

Conversation Starters: *As a financial professional, do you have any disciplinary history? For what type of conduct?*

Additional Information

You can find additional information about our investment advisory services by viewing our Form ADV Part 2A available via our firm's [Investment Adviser Public Disclosure Page](#) or by visiting trustwillow.com/. You can also request up to date information and a copy of our Client Relationship Summary by contacting us via trustwillow.com/contact-us/

Conversation Starters: *Who is my primary contact person? Is he or she a representative of an investment advisor? Who can I talk to if I have concerns about how this person is treating me?*