



Client Relationship Summary March 26, 2026 - Form CRS

Form CRS 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 clients to read this summary and discuss any questions you may have with us.

Willow Partner Advisors, LLC (“Willow”) is registered with the U.S. Securities and Exchange Commission 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://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 through an interactive, online matching platform at www.trustwillow.com that utilizes a questionnaire and proprietary rules-based modeling to recommend third-party Registered Investment Advisors and Investment Advisor Representatives (collectively “Advisors”) who are chartered as fiduciaries with a regulatory body in the United States that have elected to participate in our matching platform (“Platform”). This investment advisory service is limited to making recommendations of Advisors on our matching platform to clients.

Separately, Willow also offers “robo-advisory” portfolio management services through the Platform. This entails the use of algorithm-based portfolio management advice, rather than in-person investment advice. These automated investment solutions are customized to each client and based on individual characteristics, such as the client’s age, risk tolerance, income, and current assets, among others.

Additionally, Willow offers on demand financial planning sessions.

Investment Authority

Willow provides discretionary portfolio management to its robo-advice clients (but not to advisor matching clients or financial planning clients).

Monitoring

Willow provides digital investment advisory services on an ongoing basis to advisor matching clients. This includes providing an automated investment advisor/client assessment within one month of becoming a client. Clients will also receive a follow-up questionnaire every 6 months to obtain any changes in life circumstances or any profile changes to determine additional recommendations, if any.

Robo-advisory portfolio management accounts are not reviewed by Willow, save for automated allocation revisions. Clients are encouraged to update their account with any change in their objectives, risk tolerance, or other pertinent information, as that information factors into the portfolio’s composition.

Financial planning clients do not have investment accounts monitored (unless the client specifically requests a review of such accounts).

Limited Investment Offering

Our service for “advisor matching” is limited to making recommendations to clients concerning Advisors participating on the Platform. For robo-advice, we select from a limited menu of investment types, but these are not proprietary products. Financial planning recommendations are not limited to a specific set of investment options.

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 is described in Part 2A 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 clients for its advisor matching service. If a client decides to hire an Advisor, then the client will pay fees to that Advisor based on the services the Advisor provides to the client and the terms of any investment advisory agreements between the client and the Advisor. Robo-advice clients will pay an asset-based fee of 0.95% annually. Financial planning clients select from different levels of one demand sessions ranging from \$250 - \$5,000 as detailed in Form ADV Part 2A.

All clients may incur certain fees or charges imposed by third parties in connection with their investments.



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Additional information

Advisor matching clients will only pay fees to the Advisor that you hire to provide you with investment advice, and you will not pay Willow any fees. Robo-advice clients will pay a portfolio management fee. Financial planning clients choose from various fixed fee options.

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 information about our firm's fees see Item 5 of Part 2A of Form ADV available [here](#).

*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 recommend Advisors to clients that pay higher levels of fees.
- Robo-advice clients will pay us an asset-based fee. This presents a conflict of interest as we are financially incentivized to encourage you to place more assets in your advisory account, as you will ultimately pay more in advisory fees.
- Financial planning clients will pay us a fixed fee. This presents a conflict of interest as we are financially incentivized to encourage you to choose a higher fee package or book more on demand sessions, as you will ultimately pay more in advisory fees.

Additional Information

To learn more about Willow's conflicts of interest please see Part 2A 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://www.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 617-279-3685.

*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?*



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Exhibit A – Material Changes

- Language has been added concerning robo-advice and financial planning throughout Form CRS.