



# CUSTOMER RELATIONSHIP SUMMARY – MARCH 2024

## INTRODUCTION

Willow Creek Wealth Management, Inc. is registered with the Securities and Exchange Commission (SEC) as an Investment Advisory Firm.

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 advisors, and investing.

### 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?”

## “WHAT INVESTMENT SERVICES AND ADVICE CAN YOU PROVIDE ME?”

We provide Investment Management, Financial Planning, Financial Consulting, and 401(K) Plan Investment Advisory services to individuals, families, businesses, pension and profit-sharing plans, trusts, and charitable organizations. We provide you with advice on a regular basis.

Our financial planning process helps us work with you to identify your goals and resources. Our investment management process establishes an Investment Policy Statement (IPS) that contains a “model” portfolio. The model portfolio is based on your investment objectives, risk tolerance, and financial circumstances we discuss and agree will meet your goals and objectives. We

manage our client assets on a discretionary basis, the IPS serves as a blueprint for us to allocate the assets into mutual funds, exchange-traded funds, individual stocks, and bonds. Using our portfolio management system, we monitor client portfolios daily.

For additional information, please see FORM ADV, Part2A brochure (Items 4 and 7). Found on the footer of our website: [willowcreekwealth.com](https://www.willowcreekwealth.com)

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

## “WHAT FEES WILL I PAY?”

We are fee-only financial planners with a fiduciary responsibility to you. This means we are legally required to act in your best interest and, therefore, we do not accept any fees or compensation based on product sales. We put your interests ahead of ours.

Financial Consulting services are generally charged based on a flat consulting fee due upon services rendered.

Our Investment Management fee is calculated based on a percentage of assets as determined from the schedule below. We do not have an account size or investment minimum, although we do have a \$2,500 per quarter fee to work with our Managing Partner advisors or a \$1,250 per quarter minimum fee to work with all other advisors.

Account Size	Annual Fee (%)
The first \$1,000,000	1.00%
The next \$1,000,000	0.75%
The next \$3,000,000	0.50%
On amounts over \$5,000,000	0.40%

You will always pay custodian fees, account maintenance fees, fees related to mutual funds, and other transactional fees.

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.

### “WHAT ARE YOUR LEGAL OBLIGATIONS TO ME WHEN ACTING AS MY INVESTMENT ADVISOR? 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 you. Here are some examples to help you understand what this means: Some of the products and services made available through our chosen custodians may benefit and assist our firm in managing and further developing business and firm growth but may not directly benefit our client accounts. The products and services we receive through our custodians do not affect the investment advice we give to our clients.

### “HOW DO YOUR FINANCIAL PROFESSIONALS MAKE MONEY?”

As a company, we earn money through investment management fees. Our professional advisors are compensated with a combination of base salary and a portion of firm revenue, as well as employee benefits customary for financial professionals. An advisor’s base salary and a portion of firm revenue are determined by considering many factors, including the client assets

they manage, the time and complexity required to meet client needs, as well as the firm revenue associated with the advisor’s client relationships. Therefore, we have the incentive to increase the assets in your account to increase our fees.

For additional information, please see FORM ADV, Part2A brochure (Items 5A, B, C, and D). Found on the footer of our website: [willowcreekwealth.com](http://willowcreekwealth.com)

#### CONVERSATION STARTERS:

- “As a financial professional, do you have any disciplinary history? For what type of conduct?”
- “Who is my primary contact person? Is he or she a representative of an investment advisor or a broker dealer? Who can I talk to if I have concerns about how this person is treating me?”

### “DO YOU OR YOUR FINANCIAL PROFESSIONALS HAVE LEGAL OR DISCIPLINARY HISTORY?”

No.

Visit [investor.gov/CRS](http://investor.gov/CRS) for a free and simple search tool to research us and our financial professionals.

For additional information about our services and a copy of the relationship summary, please visit our website: [willowcreekwealth.com](http://willowcreekwealth.com)

You can also call our toll-free number at: 800-696-8096