



Willow Partner Advisors, LLC

Form ADV Part 2A – Disclosure Brochure

23 Paine Avenue
Prides Crossing, MA 01965
617-279-3685

This brochure provides information about the qualifications and business practices of Willow Partner Advisors, LLC. Being registered as a registered investment adviser does not imply a certain level of skill or training. If you have any questions about the contents of this brochure, please contact us at: 617-279-3685, or by email at: compliance@trustwillow.com. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission, or by any state securities authority.

Additional information about Willow Partner Advisors, LLC (CRD# 333917) is available on the SEC's website at www.adviserinfo.sec.gov.

January 6, 2026

Willow Partner Advisors, LLC
www.trustwillow.com
compliance@trustwillow.com

Item 2 – Material Changes

Willow believes that communication and transparency are the foundation of its relationship with individuals (each referred to as a “Client”) and will continually strive to provide its Clients with complete and accurate information at all times. Willow encourages all current and prospective Clients to read this Disclosure Brochure and discuss any questions you may have with us.

Material Changes

The Material Changes section of this brochure will be updated annually or when material changes occur since the prior annual updating amendment of this Disclosure Brochure on March 31, 2025.

- Updated firm’s contact phone number
- Removed reference to firm’s prior chief compliance officer

Future Changes

From time to time, Willow may amend this Disclosure Brochure to reflect changes in our business practices, changes in regulations or routine annual updates as required by the securities regulators. This complete Disclosure Brochure or a Summary of Material Changes shall be provided to Clients annually and if a material change occurs in the business practices of Willow.

This Disclosure Brochure being delivered is the complete brochure for the Firm. You may view the current Disclosure Brochure on-line at the SEC’s Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov or visit our website www.trustwillow.com.

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Item 4 – Advisory Business

Firm Description

Willow Partner Advisors, LLC (“Willow”) is a registered investment adviser with the U.S. Securities and Exchange Commission (“SEC”) conducting business as an “Internet-only” adviser pursuant to Section 203A-2(e) of the Investment Advisers Act of 1940, as amended (the “Advisers Act”).

Willow is organized as a limited liability company under the laws of the State of Delaware. Willow was founded in 2020 and is owned by Willow Network, Inc. and is led by Laurence G. Roosevelt (“Lacy Garcia”) (Founder and Chief Executive Officer).

Advisory Services Offered

Willow’s primary advisory business is to provide digital investment advisory services or investment advice to individuals (each referred to as a “Client”) that is generated by an operational interactive, online platform at www.trustwillow.com (“Platform”). Clients are required to complete an online automated investment advisor/Client Assessment, within one month of becoming a client, located on the Platform to submit personal information. Based on the information submitted, the interactive platform utilizes an algorithm or rule-based modeling to make investment recommendations of a selection of third-party Registered Investment Advisers and Investment Advisor Representatives (collectively “Advisor”) or chartered as fiduciaries with a self-regulatory body in the United States that have elected to participate on our advisory Platform and provide investment advisory services to our Clients.

The Platform automatically sends an email introduction to the Client and recommended Advisor. The Client can directly engage the Advisor for advisory services, which may include the ability to meet the Advisor in person. Willow also offers investment educational content and periodic communication via the Platform.

Additionally, within 30 days of the Client Assessment’s completion and subsequent immediate investment advice matching the Client to an Advisor, the Client will receive a periodic communication via interactive text or pop-up boxes on the Platform. Clients will also receive a follow-up questionnaire/survey every 6 months to obtain any changes in life circumstances or any profile changes, to determine additional recommendations, if any, via the Platform. The Client would also have the option to interact on the Platform via interactive text or pop-up boxes. Willow is also available to Clients for telephone conversations or communications through other means such as email.

Clients are able to access and view their submitted and previously submitted Client Assessments, questionnaires/surveys, Advisor recommendations, or be rematched with new Advisor recommendations, at any time on our Platform.

Additionally, our Customer Success Team is available for telephone consultation with Clients to ensure we have provided accurate recommendations and answer any questions. These conversations also allow Willow to confidently provide Advisors with viable matches (meaning Clients who have relevant asset minimums and fit the Advisor’s practice model).

Willow does not review the ongoing performance of any Advisor for the advisory accounts managed by the Advisors. Willow does not participate in the management of any Client’s account by an Advisor or provide advice regarding specific investments. The Advisors are responsible for determining and implementing specific investment strategies for the Clients.

It is the responsibility of the Clients, and the Advisors they engage, to determine what types of investments are suitable. Any tax, estate planning, accounting, legal or other advice or services other than as described in this document are beyond the scope of our services, and Willow makes no representation regarding the Advisors’ ability to perform any of those other services.

Selection of Advisors

The mission of Willow is to recommend a selection of Advisors to Clients to assist the Client with their investment and financial needs.

Clients visiting www.trustwillow.com and other electronic sites utilized by Willow will be offered access to the Willow Interactive platform, whereby the Client can seek to evaluate, correspond with, and/or select an Advisor from Willow’s recommendations through the Platform in seeking to establish an advisory relationship.

Clients are required to provide information relevant to their financial situation, level of financial sophistication, investment experience, and financial goals and objectives. In addition, Clients are recommended to provide their budgets, and relevant recent personal life experiences. Experiences may include the loss of a job, beginning of a divorce, or loss of a spouse. Clients are recommended to select an Advisor based on shared personal connections and life journeys such as divorce, widowhood, caring for a loved one, professions, etc., in addition to the Client's financial situation. The terms of the relationship between a Client and an Advisor are separate from any agreements between Willow and those parties.

In consideration for its advisory services, Willow will receive a flat rate annual fee, paid by an Advisor. Please see Item 5 below. There are separate Advisory Agreements with Advisors and Willow that define the details of the relationship and the revenue-sharing arrangement.

The Client, prior to entering into an agreement with a third-party Advisor, will be provided an electronic copy of Willow's Disclosure Brochure and the Form ADV 2A disclosure brochure for the Advisor.

Client Tailored Services

Willow offers the same suite of services to all of its clients as described above. Prior to engaging Willow to provide services, each Client must register via www.trustwillow.com and agree to the Willow Terms of Use and related requirements.

Separately, Advisors are required to register, undergo a due diligence process, and enter into an Advisory Agreement with Willow before access to the Platform is provided. Advisors in certain geographical areas, with different specialties, or with various life experiences may limit matches on the Platform, which will impact the number of potential matches that an Advisor receives.

Wrap Fee Programs

Willow does not offer a Wrap Fee Program.

Assets Under Management

Willow does not manage Client assets at this time.

Item 5 – Fees and Compensation

Fee Arrangement

Willow does not charge a fee directly to Clients to utilize or access its Platform at www.trustwillow.com. Instead, Willow is compensated through advisory arrangements with the Advisors choosing to participate on its Platform. Specifically, Willow is compensated via a flat rate fee on an annual basis by the Advisors participating on the Platform at www.trustwillow.com and is compensated regardless of whether a Client engages an Advisor utilizing the Platform.

Fee Billing

Clients

Willow does not charge any fees to Clients for its services.

Advisors

Fees are billed to Advisors pursuant to the terms and conditions agreed to between Willow and the Advisor.

In consideration of the Service, Willow will receive fees on a subscription basis based on the Advisory Agreement between Willow and the Advisor. The amount of the fee is determined between each Advisor and Willow, and thus different Advisors will pay Willow different levels of fees. This creates a conflict of interest for Willow as Willow would have an incentive to recommend a selection of Advisors that pay higher levels of fees. Willow has taken steps to mitigate this conflict of interest, including by implementing policies that prevent Willow employees from having access to the Advisors' fee schedules and designing its proprietary rules-based modeling to avoid favoring Advisors that pay higher levels of fees. Specifically, Willow is dedicated to connecting clients with the right Advisors based on objective factors, and the fee that Willow receives from the Advisor is not taken into account for our matching. In addition, Clients receive a disclosure statement that describes the relationship between Willow and Advisors and the fact that compensation is paid to Willow.

The subscription-based fees are flat fees, paid by the Advisors, and the amount of the fee is not dependent upon the number of Clients matched to the Advisor or choosing to engage with the Advisor. The fees a Client pays an Advisor will not be increased as a result of this arrangement. All of the fee arrangements are mutually agreed upon between Willow and the Advisors.

In general, the Advisors are not affiliated with Willow. However, certain Advisors on the Platform are affiliated with minority investors in Willow's parent company. Advisors that are affiliated with minority investors in Willow's parent company participate in the Willow Advisor program on the same material terms as other Advisors.

Other Fees and Expense

Clients

Clients pay fees to the Advisor based on the services the Advisor provides to the Client and the terms and conditions of any investment advisory agreements between the Client and the Advisor. Clients will also incur certain fees or charges imposed by third parties in connection with their investments (i.e., custodian fees, commissions, brokerage fees, mutual fund fees, transaction fees, etc.) and Willow does not share any of these fees.

Clients may cancel their Willow profile at any time. Any agreement between the Client and any third party are governed by the terms of such separate agreement.

Advisors

Advisors may terminate their relationship based on the terms of the applicable Advisory Agreement with Willow.

Compensation for Sales of Securities

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. However, neither Willow nor its supervised persons accept any compensation for the sale of securities or other investment products, including asset-based sales charges or service fees from the sale of mutual funds.

Item 6 – Performance-Based Fees and Side-By-Side Management

Willow does not charge performance-based fees. Willow does not manage any assets, proprietary investment funds or limited partnerships (for example, a mutual fund or a hedge fund).

Item 7 – Types of Clients

Willow provides investment advisory services to individuals, high net worth individuals, pensions, profit-sharing plans, trusts, estates, corporations, and business entities. There is no fee or minimum level of wealth to use the website at www.trustwillow.com.

Item 8 – Methods of Analysis, Investment Strategies and Risk of Loss

Willow does not manage Client assets and therefore has no disclosures to make with respect to this Item.

Willow has developed a questionnaire and utilizes an algorithm or proprietary rules-based modeling to recommend a selection of Advisors to Clients. Once the Client's questionnaire responses have been gathered, the algorithm matches the responses against Willow's database of Advisors based on a limited set of criteria, including the location of the Advisor relative to the Client, the willingness of an Advisor to manage the Client's stated level of assets, and whether the Client is comfortable working with an Advisor on a remote basis. There will be occasions when the universe of potential Advisor matches is limited because of available Advisors on the Platform, and certain Advisors may be included as matches more often because of location and various other matched criteria. The data gathered from the Clients as part of the matching process is provided to the Advisor to assist them in understanding the Client and their needs, financial goals, and potential requirements for working with an Advisor.

Willow screens Advisors to determine their admission to its Platform. In determining who to admit to the Platform, Willow conducts due diligence reviews of all Advisor applicants. In these due diligence reviews, Willow verifies the identity of all Advisors on the platform with email verification and documentary evidence of their identity. Additionally,

Willow verifies that each Advisor is registered as a fiduciary or chartered as such with a self-regulatory body in the United States. Further, Willow considers all Advisor applicants' regulatory history and conducts a qualitative red-flag assessment. **Willow does not review or consider an Advisor's investment strategies, investment performance, or any other aspect of an Advisor's investment advice in the due diligence process.** To be accepted onto Willow's platform, Advisors must meet Willow's initial due diligence criteria. Advisors that are accepted onto Willow's platform are also required to enter into Willow's Advisory Agreement. Advisors must complete this process prior to being included as a recommendation for any Client.

After the initial onboarding review, Willow conducts regular reviews of the regulatory history and registration status of the Advisors on the platform. Willow may modify or waive criteria for Advisors on a case-by-case basis. Additionally, Willow may, without notice, change the eligibility criteria for Advisors participating on the Willow platform. Notwithstanding the eligibility criteria described above, Willow retains discretion with respect to which Advisors may access the Willow platform.

Clients visiting www.trustwillow.com will be offered access to the interactive platform whereby, based on the Client's input, the Client will receive recommendations of Advisors. The Client is contacted via the platform to verify their interest in being connected to a matched Advisor.

Prior to engaging Willow for services, each Client must complete the online questionnaire and agree to the terms of use. Information that each Client provides to Willow about their location, net worth, and other information is matched with potential Advisors on the Platform. At the time Advisors recommendations are presented to a Client, Willow provides an electronic link to each Advisor's Form ADV disclosure brochure. Clients are encouraged to read the disclosure brochures for the matched Advisors. In some instances, based upon additional Client driven criteria provided during the verification of a Client, the Client may be eligible to receive new recommendations of other Advisors based upon prior form inputs, updated form inputs, or upon providing additional Client driven preferences.

Additionally, during the verification process and upon Client request, our Customer Success Team may assist Clients with technical issues or collect feedback in connection with the use of our platform, including assisting Clients with explanations of how the algorithm generating the investment advice was developed or operates. Moreover, our Customer Success Team is available for telephone consultation with Clients to ensure we have provided accurate recommendations and answer any questions. These conversations also allow Willow to confidently provide Advisors with viable matches (meaning Clients who have relevant asset minimums and fit the Advisor's practice model).

Advisors, including Willow, face certain operational and technological risks. An externally caused information security incident, such as a cyber-attack, or an internally caused incident, such as a failure to control access to key systems, could materially interrupt business operations or cause unintended disclosure of sensitive information. Willow has adopted an information security program to address and respond to these areas of risk.

Past performance is not a guarantee of future returns. Investing in securities and other investments involve a risk of loss that each Client should understand and be willing to bear. Clients are reminded to discuss these risks with the Advisor they select to be their advisor, if applicable. Clients should obtain risk disclosures from any advisor in which they conduct business and fully understand the risks of investing.

Item 9 – Disciplinary Information

Criminal or Civil Actions

Willow and its management do not have any criminal or civil actions to report

Administrative Enforcement Proceedings

Willow and its management have not been involved in any reportable administrative enforcement proceedings.

Self-Regulatory Organization Enforcement Proceedings

Willow and its management have not been involved in legal or disciplinary events related to past or present investment clients. Willow and its management have not been involved in any criminal or civil legal action, regulatory, or disciplinary events.

Willow encourages Clients to perform due diligence on any advisor or service provider that the Client engages. The

regulatory backgrounds of Willow and Advisors are available on the Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with the Advisor's firm name or CRD#.

Item 10 – Other Financial Industry Activities and Affiliations

Material Relationships Maintained by this Advisory Business and Conflicts of Interest

Neither Willow nor its representatives are registered as or have pending applications to become either a broker/dealer, a commodity pool operator, or a commodity trading advisor (or an associated person of the foregoing entities).

Willow Partner Advisors, LLC and Willow Partner Coaches, LLC are wholly owned subsidiaries of Willow Network, Inc. Willow Partner Coaches, LLC provides content licensing and speaking engagements for Willow Partner Advisors, LLC and Willow Network, Inc.

A number of the Advisors that participate in Willow's platform are affiliates of Blackrock, Inc. ("Blackrock"). Blackrock is a minority investor in Willow's parent company (Willow Financial Network, Inc.) and has the right to appoint a member of Willow Financial Network Inc.'s Board of Directors. Blackrock has a voting Board member and a nonvoting observer who are allowed to attend meetings of Willow Financial Network Inc.'s Board. This creates a potential conflict of interest for Willow as Willow would have an incentive to recommend Advisors affiliated with Blackrock to Clients. Willow has taken steps to mitigate this conflict of interest by designing its algorithm or proprietary rules-based modeling to ensure that Willow does not favor any Advisor over another when recommending a selection of Advisors.

Separately, as discussed herein, Willow has an incentive to recommend a selection of Advisors that pay higher levels of fees. However, Willow has taken steps to mitigate this conflict of interest, including by implementing policies that prevent Willow employees from having access to the Advisors' fee schedules and designing its proprietary rules-based modeling to avoid favoring Advisors that pay higher levels of fees. Moreover, Willow is dedicated to connecting clients with the right Advisors based on objective factors, and the fee that Willow receives from the Advisor is not taken into account for our matching.

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

Code of Ethics Description

Willow has adopted a Code of Ethics (the "Code") that defines our fiduciary commitment to each Client. The Code defines acceptable behavior and provides ethical guidelines and mitigation of conflicts of interest regarding Willow's responsibility and duties to act in the best interest of its Clients.

Procedures have been adopted to ensure compliance with the provisions of the Code, including annual affirmations of compliance for all employees, pre-approval or prohibition of certain personal securities transactions for access persons, and reviews of holdings and transactions for access persons.

Willow's Code is predicated on the belief that Clients shall be treated with honesty and good faith, and that Client'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 Clients. When a conflict arises, it is our obligation to put the Client's interests over the interests of Willow, its employees, or Advisors.

A copy of our Code is available on request by contacting Willow via the website at www.trustwillow.com or compliance@trustwillow.com.

Willow also recommends that Clients obtain and review the code of ethics of any Advisor the Client engages for products or services.

Investment Recommendations Involving a Material Financial Interest and Conflict of Interest

Willow does not make investment recommendations to Clients.

Item 12 – Brokerage Practices

Willow does not select or recommend broker-dealers or custodians. Willow recommends selected Advisors who may be affiliated with and/or may recommend these providers as a part of a Client's relationship with that Advisor. Willow encourages Clients to discuss brokerage practices with the Advisors they engage.

Item 13 – Review of Accounts

Periodic Review of Client Accounts

Willow provides digital investment advisory services on an ongoing basis to Clients via our operational interactive platform. 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.

Review of Client Accounts on Non-Periodic Basis

Willow provides its investment advice regarding the selection of Advisors immediately upon becoming a Client. In addition, within 30 days of the Client Assessment's completion, and subsequent immediate investment advice matching the Client to an Advisor, the Client will receive a periodic communication via interactive text or pop-up boxes on the Platform. This periodic communication includes an opportunity for a Client to: (i) update any personal information or any previously provided responses on the Client Assessment; (ii) confirm whether the Client was able to meet with the recommended matched Advisor; (iii) be rematched immediately with a new recommended Advisor via the interactive platform's proprietary algorithm; or (iv) be immediately rematched with a new Advisor if updates are made to their Client Assessment responses.

In addition to the periodic communication occurring 30 days after being matched with an Advisor, Clients will also receive a follow-up questionnaire/survey every 6 months thereafter to obtain any changes in life circumstances to determine additional recommendations, if any.

Content of Client Provided Reports and Frequency

Willow's operational interactive platform allows Clients to access and view their submitted and previously submitted Client Assessments, questionnaires/surveys, and investment advisory services Advisor recommendations, or be rematched with new Advisor recommendations, at any time.

Item 14 – Client Referrals and Other Compensation

Compensation Received by Willow

Willow is compensated by Advisors as detailed herein

Client Referrals from Promoters/Solicitors

Willow does not engage paid promoters/solicitors for Client referrals.

Item 15 – Custody

Willow does not accept or maintain custody of any Client accounts. Therefore, Willow does not have custody of any client assets.

Item 16 – Investment Discretion

Willow does not manage Client assets and therefore does not exercise any investment discretion.

Item 17 – Voting Client Securities

Willow does not manage Client accounts or accept proxy-voting responsibility for any Client. Additionally, Willow does not provide advice regarding proxy solicitations or participate in class actions on behalf of Clients.

Willow encourages Clients to discuss proxy voting and class action policies and procedures with the Advisor they engage.

Item 18 – Financial Information

Willow does not charge Clients to use its online platform, nor does it charge Clients a fee of any kind.

Neither Willow, nor its management, has been subject to a bankruptcy or financial compromise; furthermore, Willow and its management are not aware of any adverse financial conditions that would reasonably impair its ability to meet all its obligations to Clients.