

Introduction

Our firm, Orin Green Financial dba Willow Creek Financial, is an investment adviser registered with the Securities and Exchange Commission. Advisory services are different from brokerage services, and their fees differ, so it is important to determine which is right for you. Brokerage services are typically more transactional and charge commissions, while advisory services typically charge a fee for ongoing portfolio management. There are free and simple tools available to research firms and financial professionals at www.investor.gov/CRS, which also provides educational materials about investment advisers, broker-dealers, and investing.

What investment services and advice can you provide me?

As a registered investment adviser, we offer investment advisory services, including Wrap Asset Management, Wrap Comprehensive Portfolio Management, Retirement Plan Consulting and Financial Planning & Consulting, to clients. As a client, we'll meet with you to understand your current financial situation, existing resources, objectives, and risk tolerance. Based on what we learn, we'll recommend a portfolio of investments that is monitored at least quarterly, and when appropriate, rebalanced to meet your changing needs and goals. We are available to provide advice on an ongoing basis and will contact you at least annually to discuss your portfolio.

We manage most client accounts on a discretionary basis. After you sign an agreement with our firm, we're allowed to buy and sell investments for you in your account without needing your prior approval. If you have any limitations or restrictions that you want us to apply to your accounts, please let us know and we will document them in the Investment Management summary we have on file for you. Please review it to ensure it is accurate. For accounts that we manage on a non-discretionary basis, we only buy and sell investments after you approve them. If non-discretion is selected, you make the ultimate decision regarding the purchase or sale of investments. We will have discretion or non-discretion until the advisory agreement is terminated by you or our firm. We do not restrict our advice to limited types of products or investments. Our firm does not impose requirements for opening and maintaining accounts or otherwise engaging us.

Clients can hire us for investment advisory services, financial planning services, or both. Our Wrap Comprehensive Portfolio Management service includes both financial planning and investment services for an inclusive fee. Financial Planning & Consulting is also offered as a separate service. We do not monitor your investments if you engage us for only the Financial Planning & Consulting service.

Additional information about our advisory services is in Item 4 of our Firm Brochure and Item 5 of our Wrap Brochure, which are available online at <https://adviserinfo.sec.gov/firm/brochure/285670>.

Questions to Ask Us:

- 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 those qualifications mean?

What fees will I pay?

You will be charged an ongoing annual fee applied quarterly based on the value of your account. Our maximum annual fee is 1.50% for our Wrap Asset Management service and 2.00% for our Wrap Comprehensive Portfolio Management, which includes financial planning. Our fees vary based on the services you receive and the value of your account. Since your advisory fee is based on the value of your account, your fee increases as your account grows in value. We feel that this helps align our interests with yours. In addition to investment management fees, for clients who have hired us for financial planning services, we charge a flat annual fee based on the complexity of your situation and level of service. Our firm's fees will be automatically deducted from your advisory accounts; though if appropriate, we will send you invoices for our services.

Typically, the flat fee for our Financial Planning & Consulting service ranges from \$2,000-\$10,000 and our maximum flat fee is \$100,000. We typically require full payment at the time of signing the agreement for this service.

Retirement Plan Consulting services are billed on an hourly or flat annual fee basis. Fee-paying arrangements will be detailed in the signed agreement.

We pay the custodian's transaction fees charged to you for our Wrap Asset Management and Wrap Comprehensive Portfolio Management services. The fees for wrap fee programs are therefore higher than a typical asset-based advisory fee.

Some investments, such as mutual funds, index funds, and exchange traded funds, have additional costs, which will reduce the growth of those investments over time. These fees and costs apply 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.

Additional information about our fees is in Item 5 of our Firm Brochure and Item 4 of our Wrap Brochure, which are available online at <https://adviserinfo.sec.gov/firm/brochure/285670>.

Questions to Ask Us:

- Help me understand how these fees and costs may 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 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 is an example to help you understand what this means:

We use “wrap accounts” for our clients, which means our firm pays the custodian's fees charged on investment transactions that would otherwise be charged to you in typical asset-based advisory accounts, also called “managed accounts.” As a result, we have an incentive to recommend investments without transaction fees in order to reduce the costs that we pay on your behalf. We are committed to recommend investments that we believe are in your best interest.

Additional information about our conflicts of interest is in Item 5 of our Firm Brochure and Item 4 of our Wrap Brochure, which are available online at <https://adviserinfo.sec.gov/firm/brochure/285670>.

Questions to Ask Us:

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

How do your financial professionals make money?

Our financial professionals are paid a salary based on the overall profitability of the firm.

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

No, our firm and financial professionals do not have any legal and disciplinary history to disclose. Visit Investor.gov/CRS for a free and simple search tool to research our firm and our financial professionals.

Questions to Ask Us:

- As a financial professional, do you have any disciplinary history? For what type of conduct?

Additional Information

You can find additional information about our firm's investment advisory services on the SEC's website at www.adviserinfo.sec.gov by searching CRD #285670. You may also contact our firm at (858) 634-3232 to request a copy of this relationship summary and other up-to-date information.

Questions to Ask Us:

- 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?