

*This brochure supplement provides information about David Anthony Weber that supplements the Willow Creek Capital Management, Inc. brochure. You should have received a copy of that brochure. Please contact David Anthony Weber if you did not receive Willow Creek Capital Management, Inc.'s brochure or if you have any questions about the contents of this supplement.*

*Additional information about David Anthony Weber is also available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).*

**Willow Creek Capital Management, Inc.**  
Form ADV Part 2B – Individual Disclosure Brochure

*for*

**David Anthony Weber**  
Personal CRD Number: 4723892  
Investment Adviser Representative

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UPDATED: 12/16/2024

## Item 2: Educational Background and Business Experience

**Name:** David Anthony Weber

**Born:** 1958

### Educational Background and Professional Designations:

#### Education:

MBA Business, University of Central Florida - 1998

BS Engineering, Montana State University - 1980

#### Business Background:

04/2025 - Present Investment Adviser Representative  
Willow Creek Capital Management, Inc.

02/2010 - Present Financial Advisor and Branch Manager  
Willow Creek Capital Management, Inc.

01/2019 - 03/2025 Financial Advisor  
Raymond James Financial

01/2010 - 01/2019 Financial Advisor/Branch Principal  
Wells Fargo FINET

09/2005 - 02/2010 Financial Advisor  
Merrill Lynch

12/2003 - 09/2005 Financial Advisor  
Citigroup

## Item 3: Disciplinary Information

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of this advisory business.

#### **Item 4: Other Business Activities**

David Anthony Weber is an independent licensed insurance agent. This activity creates a conflict of interest since there is an incentive to recommend insurance products based on commissions or other benefits received from the insurance company, rather than on the client's needs. Additionally, the offer and sale of insurance products by supervised persons of Willow Creek Capital Management, Inc. are not made in their capacity as a fiduciary, and products are limited to only those offered by certain insurance providers. Willow Creek Capital Management, Inc. addresses this conflict of interest by requiring its supervised persons to act in the best interest of the client at all times, including when acting as an insurance agent. Willow Creek Capital Management, Inc. periodically reviews recommendations by its supervised persons to assess whether they are based on an objective evaluation of each client's risk profile and investment objectives rather than on the receipt of any commissions or other benefits. Willow Creek Capital Management, Inc. will disclose in advance how it or its supervised persons are compensated and will disclose conflicts of interest involving any advice or service provided. At no time will there be tying between business practices and/or services (a condition where a client or prospective client would be required to accept one product or service conditioned upon the selection of a second, distinctive tied product or service). No client is ever under any obligation to purchase any insurance product. Insurance products recommended by Willow Creek Capital Management, Inc.'s supervised persons may also be available from other providers on more favorable terms, and clients can purchase insurance products recommended through other unaffiliated insurance agencies.

David Anthony Weber owns several entities that are non-investment related and therefore, no conflicts of interest exist.

#### **Item 5: Additional Compensation**

David Anthony Weber does not receive any economic benefit from any person, company, or organization, other than Willow Creek Capital Management, Inc. in exchange for providing clients advisory services through Willow Creek Capital Management, Inc..

#### **Item 6: Supervision**

As the Chief Compliance Officer of Willow Creek Capital Management, Inc., David Anthony Weber supervises all activities of the firm. David Anthony Weber's contact information is on the cover page of this disclosure document. David Anthony Weber adheres to applicable regulatory

requirements, together with all policies and procedures outlined in the firm's code of ethics and compliance manual.