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Max has allowed clients and advisors to sleep well at night. We encourage clients to move any cash from their bank account that's not for daily use into Max to ensure it is accessible and earning the highest possible yield.

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David Lawrence, CFP[®]
Partner, Wealth Advisor,
Willow Creek Wealth Management

How Willow Creek Wealth Management uses Max to help clients sleep better at night.

Executive Summary

Willow Creek Wealth Management, headquartered in Sebastopol, CA, provides comprehensive financial planning, investment management, tax, philanthropic, and retirement planning to more than 800 individuals and families nationwide. Willow Creek uses Max's intelligent cash management service to help clients with held-away cash, implementing an easy-to-use yet sophisticated solution to address the needs of clients with higher cash balances.

The Challenge

Willow Creek Wealth Management prioritized streamlining tools for its advisors so that they can better serve their clients, but struggled to find a suitable cash management provider that could fit with its existing core systems while identifying additional investment opportunities for clients holding cash. Brokered deposits offered limited returns and were fraught with conflicts of interest. Willow Creek was looking for a partner to help deliver a truly differentiated cash management solution aligned with Willow Creek's focus on financial planning and doing what's best for its clients.

The Solution

Willow Creek Wealth Management learned of Max from advisor David Lawrence and Michael Halloran, Head of Partnerships and Business Development at Max.

The firm worked to integrate Max into its existing systems by pulling accounts into Orion, its portfolio accounting system. Doing so ensures that Max balances are shown on the client and advisor portals. Max data is also available in Willow Creek's financial planning tool, MoneyGuide. Today, advisors at Willow Creek can use Max while enjoying the full functionality of Orion. Advisors also agree that Max's simplicity makes it easy to onboard clients.

Outside of the ease of use for both advisors and clients, Willow Creek can now offer increased flexibility, liquidity, and options for clients under an FDIC-insured umbrella. This helps Willow Creek identify held-away assets and also provides a safe haven for cash that clients choose to hold outside of the traditional investment market.

**WILLOW CREEK
WEALTH MANAGEMENT
BY THE NUMBERS**

AUM

\$1.8 B

MAX IS WIDELY USED
BY ADVISORS AT
WILLOW CREEK FOR
THE BENEFIT OF
THEIR CLIENTS.

Seeing the advantages of a more thoughtful approach to earning the most on cash, Willow Creek also engaged with the Max team to help the firm earn more on its corporate cash, used to run its own business. Max's ability to help clients and the firm itself was an additional win for Willow Creek.

The Results

Willow Creek works with many high-net-worth clients with significant cash assets. One of Willow Creek's first clients on the Max platform was based in Northern California. She used Max to manage cash that was reserved for an upcoming renovation. Over the course of a few years, she encountered significant delays, including contractor changes and a global pandemic. After almost four years, she finally began withdrawing the funds from Max, which had grown to more than \$1MM in cash, to fund the renovation. Max provided both the peace of mind of full FDIC insurance and same-day liquidity and allowed the client to benefit from interest rate increases over time, helping her earn tens of thousands of dollars of incremental yield in the process. Since the funds had not come from the portfolio, it didn't affect her overall financial planning strategy.

Max has been a tremendous asset for other clients at various stages of life, including one who inherited money following the death of their father. Since they needed to sell a piece of property and were unclear about how much they would ultimately need to pay in taxes, they held the proceeds from the sale in Max, earning the highest yield in the country on their cash, held safely in their own FDIC-insured bank accounts, so that they knew the funds would be available when it came time to pay their taxes.

Max has become a key element of Willow Creek's financial planning strategy for its clients, helping them sleep better at night knowing their cash and their investments are well cared for. Willow Creek advisors know they can trust Max to help keep their clients' funds safe and easily accessible while earning the highest rates in the industry.

Questions? Email us at Advisors@MaxMyInterest.com