

FORM CRS (CLIENT RELATIONSHIP SUMMARY)
A SUMMARY OF YOUR ADVISORY RELATIONSHIP WITH TANDEM FINANCIAL, LLC
MARCH 18, 2024

ITEM 1 - INTRODUCTION

Tandem Financial, LLC is registered with the Securities and Exchange Commission (SEC) as an Investment Adviser. Brokerage and Investment Advisory services and fees differ, and it is essential for you to understand these differences. As an Investment Adviser, our Financial Professionals are paid a percentage of the assets under management, a flat fee, or an hourly fee. In contrast, Registered Representatives at a broker-dealer are paid commissions based on the investment products they recommend and sell. Free and simple tools are available to research firms and our Financial Professionals at Investor.gov/CRS, which also provides educational materials about broker-dealers, Investment Advisers, and general education about investing.

ITEM 2 – RELATIONSHIP & SERVICES

QUESTIONS TO ASK US:

“What investment services and advice can you provide me?”

Tandem Financial, LLC provides the following Investment Advisory services:

Investment Management: Our Firm offers investment advisory services to retail investors. Our Firm manages advisory accounts on a discretionary and non-discretionary basis. Our Firm continuously monitors your investments, and this service is included as part of the Firm's standard advisory services. Our Firm has no minimum account size for opening or maintaining an account.

Discretionary Account: You have granted written investment authority to your Financial Professional to execute, purchase, and sell orders in your advisory accounts without speaking with you first. Our Firm monitors your investment advisory accounts and specific investments within your accounts on an ongoing basis to align with your investment goals. This service is included as part of the Firm's standard advisory services.

Non-Discretionary Account: You have not granted written trading authority to your Financial Professional, and he or she will consult with you before executing trades in your account. As the retail client, you make the ultimate decision regarding purchasing or selling your investments.

Financial Planning: Our Firm offers financial planning as part of our client investment management services and on an ad hoc basis.

- *Given my financial situation, should I choose an investment advisory service?*
- *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?*

FOR MORE INFORMATION REFER TO OUR FIRM’S ADV PART 2A BROCHURE – ITEM 4, 7, 13, & 16

ITEM 3.A – FEES, COSTS, CONFLICTS & STANDARD OF CONDUCT

QUESTIONS TO ASK US:

“What fees will I pay?”

Investment Management: Our Firm receives a fee as compensation for providing advisory services to your account. The investment management fee includes supervision, trade entry, other account maintenance, and/or service activities. The custodian may charge transaction costs, custodial fees, redemption fees, and administrative fees or commissions. Our investment management fees are based on a percentage of the total account value. Our maximum investment advisory fee is 1.00%, billed in arrears or in advance quarterly based on the average daily balance if in arrears and ending market value if in advance. Fees are negotiable at the Firm’s discretion. The more assets in your advisory account the more you will pay in fees and the Firm, therefore, has an incentive to encourage you to increase the assets in your account. The mutual funds and/or ETFs in your advisory account(s) will charge management fees and other expenses. Fees for financial planning services are included in the investment management fee unless provided as a stand-alone service, which could be billed hourly. Please ask your Financial Professional about the fees.

Financial Planning Fees. Occasionally, a client will hire us only for financial planning and consulting services. Our fees for these limited services are typically an hourly charge. Fees for stand-alone financial planning or consulting services, without investment management services, are typically billed at \$250 per hour.

- *“Help me understand how these fees and costs 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?”*

FOR MORE INFORMATION REFER TO OUR FIRM’S ADV PART 2A BROCHURE – ITEM 5

ITEM 3.B – FEES, COSTS, CONFLICTS & STANDARD OF CONDUCT	QUESTIONS TO ASK US:
<p><i>“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?”</i></p>	<ul style="list-style-type: none"> • <i>How might your conflicts of interest affect me, and how will you address them?</i>
<p>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 are some examples to help you understand what this means. Asset-based fees present a conflict because our Firm is incentivized by encouraging you to invest additional funds in your advisory accounts. Asset-based fee compensation poses a conflict for firms: 1) When advising to rollover a 401(k) balance, even when equivalent and less costly options if funds are left with the employer's fund manager. 2) When advising not to pay off a mortgage (thus diminishing assets), even when the mortgage carries a high-interest rate. 3) When advising against making a large charitable contribution to get a tax deduction (but decreases assets under management).</p>	
<p>FOR MORE INFORMATION REFER TO OUR FIRM’S ADV PART 2A BROCHURE – ITEM 5, 10, 11, 12 & 14</p>	

ITEM 3.C - FEES, COSTS, CONFLICTS & STANDARD OF CONDUCT	
	QUESTIONS TO ASK US:
<p><i>“How do your financial professionals make money?”</i></p>	
<p>Our Firm’s Financial Professionals are compensated based on the revenue our Firm earns from our investment advisory fees. This compensation is based on the amount of assets they service, the time and complexity required to meet the client’s needs, or the revenue based on the recommendations provided by our Financial Professionals. Our Financial Professionals will earn additional compensation from participating in the following activities: Licensed Financial Professionals receive commissions, trails, or other compensation as a result of effecting insurance transactions for you. However, you have the right to decide whether to act on the recommendation. While some of our Firm’s financial professionals are engaged in outside business activities, we must disclose material from outside business activities and any conflict it may pose to you. Our Firm supervises the business activities of our Financial Professionals through our compliance program. We recognize our duty to place your interests first and have established policies in this regard to avoid any conflicts of interest. For business activities, we are required to disclose material outside business activities and any conflict it may pose to you.</p>	<ul style="list-style-type: none"> • <i>How might your conflicts of interest affect me, and how will you address them?</i>
<p>FOR MORE INFORMATION REFER TO OUR FIRM’S ADV PART 2A BROCHURE – ITEM 5, 10, 11 & 14</p>	

ITEM 4 – DISCIPLINARY HISTORY	QUESTIONS TO ASK US:
<p><i>“Do you or your financial representatives have disciplinary history?”</i></p>	
<p>Yes. Visit Investor.gov/CRS for a free and simple search tool to research us and our financial professionals. For additional information about our Financial Professionals and services or visit https://brokercheck.finra.org/, and our web site at www.tandem-financial.com.</p>	<ul style="list-style-type: none"> • <i>For what type of conduct?</i>

ADDITIONAL INFORMATION	QUESTIONS TO ASK US:
<p>For additional information about our investment advisory services, visit the SEC’s website at www.adviserinfo.sec.gov. Our firm’s IARD number is #292565. You may also contact us directly for up-to-date information and to request a copy of the relationship summary from:</p> <p style="text-align: center;">TANDEM FINANCIAL, LLC (720) 845-5700 WWW.TANDEM-FINANCIAL.COM</p>	<ul style="list-style-type: none"> • <i>Who is my primary contact person?</i> • <i>Who can I talk to if I have concerns about how this person is treating me?</i>

MATERIAL CHANGES

March 18, 2024: The firm made clarifying language updates to Item 3 regarding fee billing and financial planning fees.