ITEM 1 – COVER PAGE

Lorie Jones, MBA, CFP®
D/B/A
FEARLESS FINANCIAL ADVISORS

8400 E. Prentice Ave., Suite 1360
Greenwood Village, CO 80111
Phone: 720-845-5700
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Part 2B Brochure

Fearless Financial Advisors ("Fearless Financial") provides investment advisory services through Tandem Financial, LLC ("Tandem Financial"), a Registered Investment Adviser. This Form ADV 2B ("Brochure Supplement") provides information about the background and qualifications of Lorie Jones, CRD #6496668. The information in this brochure supplements the Part 2A brochure of Tandem Financial, LLC (hereinafter "Tandem Financial" or "Firm"), which you should have received a copy of. Please get in touch with our Chief Compliance Officer, Michael Franklin, at (720) 845-5700 if you did not receive Tandem Financial, LLC's Part 2A brochure or have any questions about the contents of this supplement. Additional information about Lorie Jones' is available on the SEC's website at www.adviserinfo.sec.gov.

ITEM 2 – EDUCATIONAL BACKGROUND & BUSINESS EXPERIENCE

Lorie Jones

Year of Birth: 1974

Educational Background:
- 1998, B.S., History, University of Wyoming
- 2017, MBA, Business Administration, Colorado State University

Business Background:
- 2025 – Present, Tandem Financial, Financial Advisor
- 2018 – 2025, Fidelis Wealth Advisors, Financial Advisor
- 2018 – 2025, Purshe Kaplan Sterling Investments, Registered Representative
- 2017 – 2018, NWAM, LLC dba Northwest Asset Management, Investment Advisor Representative
- 2016– 2017, GWFS Equities, Inc., Plan Services Account Manager
- 2016—2016, Purshe Kaplan Sterling Investments, Registered Representative
- 2013 – 2016, Gallacher Capital Management, Administration
- 2015 – 2016, LPL Financial, LLC, Administration
- 2012 – 2013, Alpine Access/Sykes, Supervisor

Professional Designations:
- CERTIFIED FINANCIAL PLANNER™ (CFP®)[1]

CERTIFIED FINANCIAL PLANNER ("CFP®") DESIGNATION MINIMUM QUALIFICATIONS[1]

I am certified for financial planning services in the United States by the Certified Financial Planner Board of Standards, Inc. ("CFP Board"). Therefore, I may refer to myself as a CERTIFIED FINANCIAL PLANNER™ professional or a CFP® professional, and I may use these and the CFP Board's other certification marks (the "CFP Board Certification Marks"). The CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold the CFP® certification. You may find more information about the CFP® certification at www.CFP.net.

CFP® professionals have met the CFP Board's high standards for education, examination, experience, and ethics. To become a CFP® professional, an individual must fulfill the following requirements:

- Education – Earn a bachelor's degree or higher from an accredited college or university and complete CFP Board-approved coursework at a college or university through a CFP Board Registered Program. The coursework covers the financial planning subject areas the CFP Board has determined are necessary for the competent and professional delivery of financial planning services, as well as a comprehensive financial plan development capstone course. A candidate may satisfy some of the coursework requirements through other qualifying credentials. CFP Board implemented the bachelor's degree or higher requirement in 2007 and the financial planning development capstone course requirement in March 2012. Therefore, a CFP® professional who first became certified before those dates may not have earned a bachelor's or higher degree or completed a financial planning development capstone course.

- Examination – Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual's ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.

- Experience – Complete 6,000 hours of professional experience related to the personal financial planning process or 4,000 hours of apprenticeship experience that meets additional requirements.

- Ethics – Satisfy the Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement and agree to be bound by CFP Board's Code of Ethics and Standards of Conduct ("Code and Standards"), which sets forth the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements to remain certified and maintain the right to continue to use the CFP Board Certification Marks:

- Ethics – Commit to complying with the CFP Board's Code and Standards. This includes a commitment to the CFP Board, as part of the certification, to act as a fiduciary, and therefore, act in the best interests of the client, at all times when providing financial advice and financial planning. CFP Board may sanction a CFP® professional who does not abide by this commitment, but CFP Board does not guarantee a CFP® professional's services. A client who seeks a similar commitment should obtain a written engagement that includes a fiduciary obligation to the client.

- Continuing Education – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the Code and Standards.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

ITEM 3 – DISCIPLINARY INFORMATION

Lorie Jones has no history of any legal or disciplinary events that are deemed to be material to a client's consideration of Lorie Jones to act as their investment adviser representative. FINRA's BrokerCheck® is a resource available to review the disciplinary history of Lorie Jones. https://brokercheck.finra.org/

ITEM 4 – OTHER BUSINESS ACTIVITIES

Lorie Jones is an owner of Teutates Financial, LLC, which is an entity for business accounting purposes only.

ITEM 5 – ADDITIONAL COMPENSATION

Lorie Jones does not receive any other economic benefit for providing advisory services in addition to advisory fees outside of that which is disclosed in Item 4 of this Brochure.

ITEM 6 – SUPERVISION

Michael Franklin is the Chief Compliance Officer of Tandem Financial. He supervises and oversees all activities conducted through the firm and maintains policies and procedures to guide his activities. Michael Franklin reviews those policies and procedures annually for their adequacy and the effectiveness of their implementation. Michael Franklin may be reached at 720-845-5700.