

FORM CRS (CLIENT RELATIONSHIP SUMMARY)
A SUMMARY OF YOUR ADVISORY RELATIONSHIP WITH TANDEM FINANCIAL, LLC
December 16, 2025

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. 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:
<p style="text-align: center;"><i>“What investment services and advice can you provide me?”</i></p> <p>Tandem Financial, LLC provides the following Investment Advisory services:</p> <p>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.</p> <p>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.</p> <p>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.</p> <p>Financial Planning: Our Firm offers financial planning as part of our client investment management services and on an ad hoc basis.</p>	<ul style="list-style-type: none"> • <i>Given my financial situation, should I choose an investment advisory service?</i> • <i>How will you choose investments to recommend to me?</i> • <i>What is your relevant experience, including your licenses, education, and other qualifications?</i> • <i>What do these qualifications mean?</i>

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:
<p style="text-align: center;"><i>“What fees will I pay?”</i></p> <p>Investment Management: Our Firm charges an investment management fee for advisory services, which covers activities such as portfolio supervision, trade execution, and general account maintenance. These fees are based on a percentage of the total value of your account. Our maximum annual advisory fee is 1.25%. This fee is negotiated at the Firm's discretion and your actual fee is agreed to in your individual advisory agreement. Fees are billed quarterly either in arrears based on the average daily balance, or in advance based on the account value at the end of the prior quarter. A minimum annual fee of \$2,500 could apply to your advisory relationship, though this minimum may be waived at our discretion. In addition to the Investment Management fees, some clients will incur a \$10 per quarter third-party administrative services fee. All fees are negotiable. Keep in mind that custodians may also charge separate fees such as transaction costs, custodial or administrative fees, and commissions. Because our fees are based on the amount of assets we manage for you, we are financially incentivized to encourage you to increase the assets in your advisory 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.</p> <p>Financial Planning Fees. Financial planning is a standard part of our services and is included in our investment management fees for both new and existing clients. If financial planning is provided as a standalone service or in addition to investment management, we may charge either a flat fee—ranging from \$2,500 to \$25,000—or an hourly rate. Our typical hourly rate is \$250, with a maximum of \$400 per hour. All fees are subject to negotiation or reduction at our discretion, depending on the scope and complexity of the services provided.</p>	<ul style="list-style-type: none"> • <i>Help me understand how these fees and costs affect my investments?</i> • <i>If I give you \$10,000 to invest, how much will go to fees and costs, and how much will be invested for me?</i>

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> <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 discouraging a large charitable contribution for the sake of preserving assets under management, even if the donation would provide a significant tax deduction.</p>	<ul style="list-style-type: none"> • <i>How might your conflicts of interest affect me, and how will you address them?</i>

FOR MORE INFORMATION REFER TO OUR FIRM'S ADV PART 2A BROCHURE – ITEM 5, 10, 11, 12 & 14

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: Financial Professionals licensed with an insurance company may 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>

FOR MORE INFORMATION REFER TO OUR FIRM'S ADV PART 2A BROCHURE – ITEM 5, 10, 11 & 14

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:
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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:

TANDEM FINANCIAL, LLC | (720) 845-5700 | WWW.TANDEM-FINANCIAL.COM

- *Who is my primary contact person?*
- *Who can I talk to if I have concerns about how this person is treating me?*

MATERIAL CHANGES

Form CRS was reviewed for Annual Amendment on March 20, 2025. The following material changes have been made since our Annual Amendment:

Item 3.A: Our Firm charges an investment management fee for advisory services, which covers activities such as portfolio supervision, trade execution, and general account maintenance. These fees are based on a percentage of the total value of your account. Our maximum annual advisory fee is 1.25%, billed quarterly either in arrears based on the average daily balance, or in advance based on the account value at the end of the prior quarter. A minimum annual fee of \$2,500 applies to each advisory relationship, though this minimum may be waived at our discretion. In addition to the Investment Management fees, some clients will incur a \$10 per quarter third-party administrative services fee. All fees are negotiable. Keep in mind that custodians may also charge separate fees such as transaction costs, custodial or administrative fees, and commissions. Because our fees are based on the amount of assets we manage for you, we are financially incentivized to encourage you to increase the assets in your advisory account.

Form CRS was reviewed in Septmeber 2025. The following material changes have been made since our last amanendment on August 22,2025:

Item 3.A: **Financial Planning Fees:** Financial planning is a standard part of our services and is included in our investment management fees for both new and existing clients. If financial planning is provided as a standalone service or in addition to investment management, we may charge either a flat fee—ranging from \$2,500 to \$25,000—or an hourly rate. Our typical hourly rate is \$250, with a maximum of \$400 per hour. All fees are subject to negotiation or reduction at our discretion, depending on the scope and complexity of the services provided.