



TANDEM
WEALTH ADVISORS

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Tandem Wealth Advisors LLC

Code of Ethics

Tandem Wealth Advisors LLC (“Tandem”) maintains a policy of strict compliance with the highest standards of ethical business conduct and the provisions of applicable federal securities laws, including rules and regulations promulgated by the Securities and Exchange Commission (SEC).

Tandem, as a matter of policy and practice has adopted this written Code of Ethics covering all supervised persons. Tandem’s Code of Ethics requires high standards of business conduct, compliance with federal securities laws, reporting and recordkeeping of personal securities transactions and holdings, and reviews of their personal transactions to ensure adherence to this Code of Ethics.

This Code is based on the principle that the officers, directors, and employees (or persons having similar status or function) of Tandem have a fiduciary duty to place the interests of the clients ahead of their own interests. These following Principles are general statements expressing the ethical and professional ideals our advisors and staff are expected to display in their professional activities. These guiding principles are:

Principle 1 – Integrity

Provide professional services with integrity. Integrity demands honesty and candor which must not be subordinated to personal gain or advantage. Advisors are placed in positions of trust by their clients, and the ultimate source of that trust is the advisor’s personal integrity. Tandem demands a high level of personal integrity from all of its advisors.

Principle 2 – Objectivity

Provide professional services objectively. This requires intellectual honesty and impartiality. Regardless of the particular service rendered or the capacity in which an advisor functions, they should protect the integrity of their work, maintain objectivity and avoid subordination of their judgment.

Principle 3 – Competence

Maintain the knowledge and skills necessary to provide professional services competently. This means attaining and maintaining an adequate level of knowledge and skill, and the application of that knowledge and skill in providing services to clients. Competence also includes the wisdom to recognize the limitations of that knowledge and when consultation with other professionals is appropriate or referral to other professionals necessary. Competence also requires continuing education to continue to grow and acquire knowledge.

Principle 4 – Fairness

Be fair and reasonable in all professional relationships. Disclose conflicts of interest. This requires impartiality, intellectual honesty and the disclosure of material conflicts of interest. It involves a subordination of one’s own feelings, prejudices and desires so as to achieve a proper balance of conflicting interests. Being fair requires putting the client first.

Principle 5 – Confidentiality

Protect the confidentiality of all client information. Employees must ensure that information is accessible only to those authorized to have access. This promotes a trusting relationship with clients.

Principle 6 – Professionalism

Act in a manner that demonstrates exemplary professional conduct. This requires behaving with dignity and courtesy to clients, fellow professionals, and others in business-related activities.

Principle 7 – Diligence

Provide professional services diligently, in a reasonably prompt and thorough manner, including the proper planning for, and supervision of, the professional services.