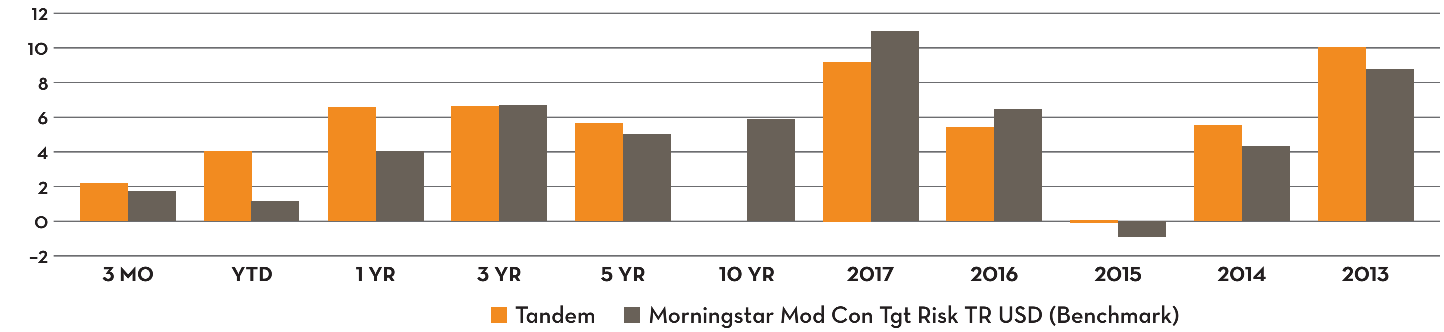
Tandem Moderate Conservative Portfolio™

FUND FACTS
DATA UPDATED SEPTEMBER 30, 2018

Performance Overview

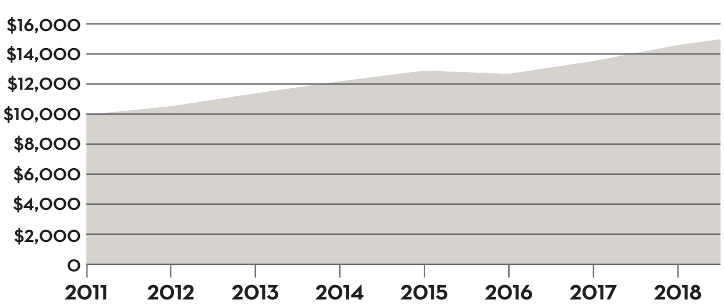


	Trailing Returns[1]		Trailing Returns (Annualized)[1]					Annual Returns[1]				
	3 MO	YTD	1 YR	3 YR	5 YR	10 YR	SINCE INCEP	2017	2016	2015	2014	2013
Tandem	2.21%	3.93%	6.49%	6.64%	5.54%		5.66%	9.12%	5.43%	-0.05%	5.54%	10.02%
Benchmark	1.82%	1.28%	3.91%	6.69%	4.96%	6.04%		10.86%	6.66%	-1.03%	4.30%	8.83%

Up Market Capture Ratio[2]	Down Market Capture Ratio[2]	Batting Average[2]
89.34%	68.41%	.472

1 Returns net of 0.50% annual management fee (0.75% before 12/31/2016) and 0.035% platform fee.
2 Calculations are based on the trailing 3 years compared to Morningstar Mod Con Tgt Risk TR USD.
Performance data shown represents performance that is actual. Please see the Performance Disclosure section for additional details. Investors cannot invest directly in an index. Current performance may be higher or lower than the performance quoted. **Not FDIC Insured • May Lose Value • Not Bank Guaranteed**

Hypothetical Growth of $10,000 Initial Investment

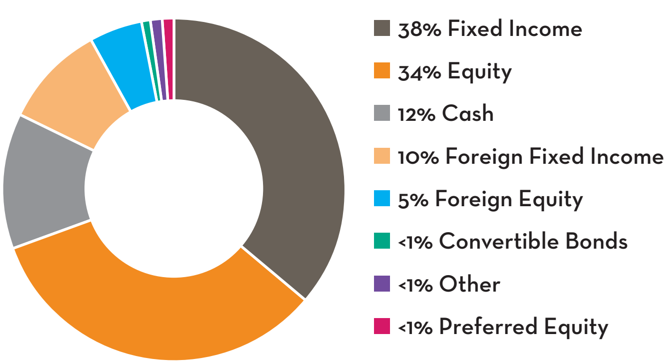


Risk Overview

Risk Overview	3 YR	5 YR	10 YR
Standard Deviation	3.51%	3.80%	
Sharpe Ratio	1.59	1.29	
Sortino Ratio	4.25	2.70	
Information Ratio[2]	(0.02)	0.43	
Alpha (Annualized)[2]	0.99%	1.09%	
Beta[2]	0.84	0.89	
R-Squared[2]	86.72	88.46	
Tracking Error[2]	1.46%	1.37%	

2 Calculations are based on portfolio compared to Morningstar Mod Con Tgt Risk TR USD

Asset Allocation



Top 10 Holdings

Vanguard Short-Term Bond Index Fund ETF Shares	14.00%
DoubleLine Core Fixed Income Fund Class N	13.50%
iShares Floating Rate Bond ETF	13.50%
iShares Core U.S. Aggregate Bond ETF	10.00%
BANCMasterDepositAccount A	9.00%
SPDR S&P 500 ETF	7.00%
SPDR S&P MidCap 400 ETF	6.47%
Vanguard High Dividend Yield Index Fund ETF Shares	4.20%
Invesco QQQ Trust	3.50%
Invesco S&P 500 Equal Weight ETF	3.50%

Strategy

The Tandem Moderate Conservative Portfolio seeks to protect a larger portion of the portfolio's value, while taking on some risk with equity exposure for inflation protection. While still holding a portion of its assets in equities, a higher percentage in fixed income dampens short-term volatility, foregoing higher long-term returns for stability. With a balance of 40% of assets in equities and 60% of assets in fixed income and money market securities, this portfolio is suitable for investors who:

- Have a short-to-intermediate timeframe or a moderate conservative level of risk
- Seek stable returns with capital appreciation
- Seek some opportunity to increase the value of investments

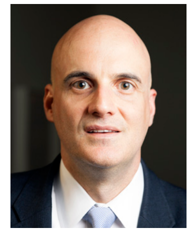
Top 10 Underlying Equity Holdings

Apple Inc	1.11%
Microsoft Corp	0.88%
Amazon.com Inc	0.63%
Exxon Mobil Corp	0.61%
JPMorgan Chase & Co	0.47%
Johnson & Johnson	0.47%
Chevron Corp	0.42%
Cicso Systems Inc	0.33%
Pfizer Inc	0.33%
Intel Corp	0.32%

Fees & Expenses

Management Fee	0.50%
Underlying Fund Expenses	0.21%
ModelxChange Fee	0.035%

Portfolio Managers



C. Angus Schaal, CFP®

Alex Khusnutdinov, CFA

Advisor Profile

Tandem Wealth Advisors is a registered investment advisor managing four risk-based, proprietary exchange-traded fund ("ETF") portfolios available to advisors and retirement plans through Mid Atlantic ManagerxChange℠ and ModelxChange® platforms. Tandem's portfolio strategies and support give advisors the ability to provide unique investment solutions tailored to each client's individual investment goals, objectives and risk tolerance.

Tandem seeks competitive performance while controlling risk through a disciplined, strategic approach to asset allocation. Our commitment to keeping portfolio costs as low as possible translates to better capital preservation and unhindered returns for investors. Our traditional yet forward-thinking investment discipline combines asset allocation, qualitative research, quantitative analysis, risk management, and relative valuation in broadly diversified portfolios.

Retirement plan participants face numerous challenges today. One of the primary issues is that participants are usually not qualified to make prudent investment decisions. Tandem's risk-based portfolios have helped participants achieve returns that are stable, understandable and repeatable without unnecessary levels of risk since 2011.

Disclosures

Tandem Wealth Advisors is a registered investment advisor. Information presented is for educational and informational purposes. Investments involve risk, such as the loss of principal, and are not guaranteed. Additional information on and disclosures from Tandem are contained in the firm's ADV Brochure Part 2, which is available upon request as well as online at https://adviserinfo.sec.gov/. When fulfilling the role of designated investment manager, fees are fully disclosed in accordance to ERISA 408(b)(2) and ERISA 404(a)(5) published guidelines.

Risk Associated with Investing in the Tandem ETF Portfolios

No investment strategy to include asset allocation and diversification protects against loss and/or volatility. There is no guarantee that this or any other investment strategy will perform well during adverse market conditions nor be suitable for every investor. Actual outcomes may vary. Past performance does not guarantee future results. The investment return and principal value of any investment may fluctuate, and an investor's shares may be worth more or less than the original cost at any given time or upon redemption. Before investing, investors should consider the investment objectives, expenses, and risks of a portfolio on their own or with the help of an investment professional.

This summary is neither investment advice nor a recommendation to purchase or sell any security. Information presented is believed to be reliable; however, its accuracy cannot be guaranteed. Any opinions expressed herein are given in good faith, are subject to change without notice, and are only current as of the stated date of their issue. Performance data quoted represents past performance based on a specific period of time without guarantee of future results. Data is updated monthly, quarterly and annually. Current returns may be either higher or lower.

Contact

For more information about Tandem ETF Portfolios,
call **602-297-8600 (ext. 1)** or send email to **info@tandemwealth.com**.
Website: **tandemwealth.com**.

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