



June 30, 2020:

## Client Relationship Summary (CRS)

A Summary Of Your Advisory Relationship  
With Tandem Wealth Advisors LLC

Tandem Wealth Advisors LLC ("Tandem"), is an SEC-registered investment adviser. Brokerage and investment advisory services and fees differ, and it is essential for you to understand these differences. Free and simple tools are available to research firms and our financial professionals at [Investor.gov/CRS](https://www.investor.gov/CRS). This website also provides educational materials about broker-dealers, investment advisers, and investing.

### Item 2: Relationships and Services

#### What investment services and advice can you provide me?

Tandem offers investment advisory services to retail investors on a discretionary basis. In a discretionary account, you have granted written investment authority to Tandem to execute purchase and sell orders in your advisory accounts without consulting with you first. Tandem manages your investment advisory accounts on an ongoing basis to align with your investment goals. Tandem generally requires a minimum portfolio value of \$500,000 in order to provide advisory services, yet we reserve the right to make exceptions, at our discretion, on a case by case basis. Tandem offers financial planning and consulting services for our clients in conjunction with its advisory services.

#### Questions to ask your financial professional:

- Given my financial situation, should I choose an investment advisory service? Why or why not?
- 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 and 16

### Item 3: Fees, Costs, Conflicts, and Standard of Conduct

#### What fees will I pay?

Tandem receives a fee as compensation for providing investment advisory services on your account. Tandem's fee includes investment management and supervision, trade entry, and other account maintenance and/or service activities. Our investment advisory fees are based on a percentage of the total account value. Our maximum annual investment advisory fee is 1.00%, billed in advance, on a quarterly basis. The more assets in your advisory account, the more you will pay in fees, and therefore, Tandem has an incentive to encourage you to increase the asset value in your account. Fees for financial planning services are included in the investment management fees described above. You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying.

#### Questions to ask your financial professional:

- Help me understand how these fees and costs might 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

## **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?**

*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 also poses a conflict when advising you to rollover an employee-sponsored retirement plan balance when equivalent and less costly options are available if funds are left with the employer's fund manager or advising you not to pay off a mortgage (thus diminishing assets). If you have questions about whether any of these situations could apply to your investments, ask your financial professional.*

### **Questions to ask your financial professional:**

- How might your conflicts of interest affect me, and how will you address them?

For more information refer to our firm's [ADV Part 2A Brochure](#) - Item 5, 10, 11, and 14

## **How do your financial professionals make money?**

Tandem's financial professionals are paid industry-based salaries unrelated to the amount of assets they service, the amount of time spent, the complexity of clients' service needs or revenue based on recommendations they provide. While none of our firm's financial professionals are engaged in outside business activities, they are required to disclose material outside business activities and any conflict it may pose to you. Tandem supervises the outside business activities of all of its financial professionals through our compliance program, and all Tandem employees are required to follow a Code of Ethics to mitigate any conflicts to you.

## **Item 4: Disciplinary History**

### **Do you or your financial professional have legal or disciplinary history?**

No. Visit [Investor.gov/CRS](http://Investor.gov/CRS) for a free and simple search tool to research us and our financial professionals.

### **Questions to ask your financial professional:**

- As a financial professional, do you have any disciplinary history? For what type of conduct?

For more information refer to our firm's [ADV Part 2A Brochure](#) - Item 9

## **For additional information about our services or an up-to-date copy of this client relationship summary, please contact:**

Tandem Wealth Advisors LLC  
1850 N Central Avenue, Suite 330  
Phoenix, AZ 85004  
Phone: 602-297-8600  
[www.tandemwealth.com](http://www.tandemwealth.com)

### **Questions to ask your financial professional:**

- Who is my primary contact person? Is he or she an investment adviser or a representative of a broker-dealer? Who can I talk to if I have concerns about how this person is treating me?