

**Tandem Capital Management, Inc.**  
**Client Relationship Summary ("Form CRS")**  
**June 30, 2022**

## 1. Introduction

Tandem Capital Management, Inc. ("Tandem," "firm," "we," "us," "our") is an investment adviser registered with the Securities and Exchange Commission ("SEC"). The services offered and fees charged by an investment adviser differ from those of broker-dealers and it is important that you understand the differences. Free and simple tools are available to research investment adviser firms, broker-dealers, and their financial professionals at [www.investor.gov/crs](http://www.investor.gov/crs), which also provides educational materials about broker-dealers, investment advisers, and investing.

## 2. Relationships and Services

**What investment services and advice can you provide me?** We offer both investment-advisory and wealth-planning services to retail investors ("you," "your"), who seek wealth-management services for personal, family, work, or business purposes. We provide one, or both, of these services upon our mutual understanding of your financial situation, investment objective, investment period, and investment-risk tolerance level. We will assist you in the management of your investment assets only upon our executing a written agreement, which would include your stated investment objective and agreed-upon fee schedule.

### Services Offered

**Investment Advisory Services:** We separately create and manage your investments portfolio, based on your stated investment objective, investment restrictions, time horizon, and risk tolerance level (i.e. where you are on the risk spectrum -- from safer investments for capital preservation to higher-risk investments for potentially higher growth). Investments are in listed, marketable securities such as individual stocks, bonds, exchange-traded funds (ETFs), and mutual funds. If you are a qualified and accredited investor, we may also include investments in private equity and other alternative investment vehicles.

We manage your account on a discretionary basis. Discretionary management means that, consistent with your written investment objective, we can buy and sell securities in your account without asking for your prior approval. As the manager on your account, we monitor your investments at least monthly, often more frequently.

**Wealth Planning Services:** We provide wealth planning services primarily to investment-advisory clients, and fees may be charged depending on the scope of the planning work. Wealth planning services are also offered to non-advisory clients on either a flat annual fee basis, or an hourly basis, with a retainer.

**For additional information on our advisory and planning services, please refer to our Form ADV Part 2A at <https://adviserinfo.sec.gov/firm/summary/107856>**

**Conversation Starters for Determining if an Advisor is Right for You:** *Given my financial situation, should I choose an investment advisory service? Why, or why not? What relevant experience, education and qualifications do you have in investment advisory services? What do these qualifications mean?*

## 3. Fees, Costs, Conflicts, and Standard of Conduct

**What fees will I pay?** For investment-advisory services, we charge a fee percentage based on the amount of assets under management. An account with primarily individual stocks will be charged an annual fee of 1% of assets under management. An account with primarily mutual funds and/or exchange-traded funds, or a balanced account with stocks and bonds will be charged an annual fee of 0.8%. An account with primarily individual bonds will be charged an annual fee of 0.4%. You will be billed in advance four (4) times a year, one-quarter of our management fee, whether or not we initiate buy and sell securities within a management period. As your managed assets increase, whether from investment appreciation or from your adding assets to your account, our fee revenue from your account will increase. Conversely, our fee revenue will decrease if the assets we manage for you decrease.

For wealth planning services, a basic annual wealth plan is included for investment advisory clients. Advice and services beyond a basic plan may be charged additional planning fees. For non-advisory planning clients, we charge a flat annual fee of \$5,000 or an hourly rate of \$500 (with a retainer). A retainer is required for ongoing wealth-planning services, which will be billed on an hourly basis.

**Other Fees and Costs:** As a fee-only investment adviser, we do not charge or earn commissions; however, the brokerage firm that executes the trades that we make on your behalf may charge commissions or transaction fees for the purchase or sale of securities. These commissions and transaction fees are added to (if purchase) or deducted from (if sale) transaction amounts directly by the brokerage firm. We do not earn any part of the commission or transaction fees charged by the brokerage firm.

Investment companies that offer mutual funds charge management and administrative fees that are included in the prices of the fund units. Known as 'expense ratios,' these fees can range from 0% to more than 1%. We do not earn any fees from the investment companies that sell mutual funds. 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. Please refer to our Form ADV Part 2A at <https://adviserinfo.sec.gov/firm/summary/107856> to view the more detailed disclosure on our fees and costs.**

**Ask your financial professional:** Help me understand how fees and costs might affect my investments. If I gave you \$10,000 to invest, how much will go to fees and costs, and how much will be invested after fees and costs?

**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. Below are some examples to help you understand what this means:

- Aside from any capital appreciation, the more assets you add to your investment account, the more revenue we may generate in fees.
- If we recommend that you transfer your retirement plan assets into a rollover IRA account to have greater investment choices, we may offer our advisory services for that account. If you decide to hire us to manage your rollover IRA account, we will earn an annual advisory fee.
- We may buy or sell securities for our firm's and employees' accounts that we also invest for you. This may be executed as an aggregated order with other clients' accounts or separately, after client orders have been filled. Should an aggregated order be partially filled, clients would always get the executed trades before the accounts of the firm or its employees. Either aggregated or separately, all employees must abide by Tandem Capital Management's Personal Trading Policy and Procedures.

Please refer to our Form ADV Part 2A at <https://adviserinfo.sec.gov/firm/summary/107856> to see the more detailed disclosure on our conflicts of interest.

**Ask your financial professional:** How might your conflicts of interest affect me, and how will you address them?

**How do your financial professionals make money?** Our financial professionals are compensated based on a combination of factors, including the performance of the individual and the firm, as well as other economic and competitive considerations. Our financial professionals receive a salary and are eligible for discretionary bonuses, based on overall firm performance. In appreciation of their support, we may offer an additional bonus to any employee who refers business to our firm. This bonus comes out of the fee income to the firm and does not increase the fee charged to the client.

#### 4. Disciplinary History

**Do you or your financial professionals have legal or disciplinary history?** No, neither the firm nor any of our financial professionals have legal or disciplinary history. Please visit [www.investor.gov/CRS](http://www.investor.gov/CRS) for a free and simple search tool to research us and our financial professionals.

**Conversation Starters:** As a financial professional, do you have any disciplinary history? For what type of conduct?

#### 5. Additional Information

This Customer Relationship Summary has been provided to you as required by the SEC. You can find additional information about our firm's investment advisory services in our Form ADV Part 2A at <https://adviserinfo.sec.gov/firm/summary/107856> or at [adviserinfo.sec.gov](http://adviserinfo.sec.gov) and on our website at <https://www.tandemcapitalmgmt.com>. You can request up-to-date information and a copy of our relationship summary by contacting us at 1-201-822-0028.

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