Tandem Securities, Inc.
Client Relationship Summary August, 2025

ITEM 1: Introduction

Tandem Securities, Inc. (Tandem) is a broker dealer registered with the Securities and Exchange Commission. Brokerage and investment advisory services and fees differ. It is important for you to understand these differences. This document gives you a summary of the types of services and fees we offer. Free and simple tools are available to research firms and financial professionals at www.investor.gov/CRS. This site 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 a wide variety of insurance and investment products to retail customers. We gather information regarding your goals, investment objectives, and risk tolerance through discussions with you, which helps identify and make investment recommendations in your best interest. Your situation is taken into account to create an investment recommendation for you that may include; variable annuities, fixed annuities, variable life, mutual fund, college 529 plans, or registered index linked annuities.

Your accounts are monitored by us. Reviews are offered annually to all retail investors. Reviews will be done upon the request of the client. Clients may request more frequent reviews. Levels of reviews will vary depending on needs. Accounts are not assigned to reviewers. Clients select and engage the Registered Representative. All accounts are held under non-discretionary services. Clients have the ability to access and view accounts directly with investment company. Clients have the direct ability to reallocate, withdraw, and start or stop periodic investments. You make the ultimate decision regarding the purchase or sale of an investment. At any time you can request your account to be reviewed by your representative.

Tandem has many selling agreements in place for; mutual funds, fixed and variable annuities, fixed and variable life insurance, 529 plans, and registered index linked annuities. We however do not offer or recommend individual securities such as stocks and bonds. Tandem also doesn't have or recommend proprietary products.

Here is a link to more information about our services - https://tandemsecurities.net/services.shtml

Here are questions we recommend you ask us to start a conversation about relationships and services:

- **Given my financial situation, should I choose a brokerage 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?**

ITEM 3: Fees, Costs, Conflicts, and Standard of Conduct

What fees will I pay?

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 cost you are paying. Tandem does not charge any additional asset management fees, hourly fees, transaction fees, or wrap fees. Tandem does not have a minimum account size beyond what the product company requires.

Here are some examples to help you understand what this means.

Common Fees for Variable Annuities: M&E charge of 1.3%, optional rider charges of .55% to 2.2%, subaccount charges of .53% to 1.74%, and surrender charges of 8.5% to 1%

Common Fees for Mutual Funds: A-Share Front End Load avg. 5% and C-Share level load avg. 1%

Common Fees for Variable Life: mortality cost and surrender charges

Here are some specific examples of products.

To see these examples go to https://tandemsecurities.net/regulationbiform.shtml

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What are your legal obligations to me when providing recommendations?

When we provide you with a recommendation, 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 interest. You should understand and ask us about these conflicts because they can affect the recommendations and investment advice we provide you.

You may find information at: https://tandemsecurities.net/regulationbiform.shtml and click on the links to the different Mutual Fund Companies to view their fund Prospectus and see what, is any, their maximum sales charges and sales charge discounts they may have. You can also visit the Mutual Fund site directly by typing in the Mutual Fund Company name in your internet browser to view their literature and forms for all funds they offer.

How else does your firm make money and what conflicts of interest do you have?

These conflicts may arise when,

- Providing advice on rollovers or transfers, withdrawals, and investment types, and other services.
- Helping you choose one product over another- a registered rep may earn more commissions from one company's product than from another.

While such conflicts exist, we review all transactions to help mitigate these conflicts.

For additional examples on potential conflicts of interest go to
https://tandemsecurities.net/regulationbiform.shtml

How do your Financial Professionals make money?

Tandem's registered representatives are paid commissions directly from the company. These commissions are a part of the products front or back end load, M&E charges, or surrender charges.

Here are questions we recommend you ask us to start a conversation about fees and conflicts:

- **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?**

ITEM 4: Disciplinary History

Do you or your financial professionals have legal or disciplinary history?

Yes. You can visit www.investor.org/CRS for a free and simple search tool to research our firm and our professionals.

Here is a question we recommend you ask us to start a conversation about disciplinary history:

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

ITEM 5: Additional Information

If you would like addition information about our firm or the services we provide to our clients, you can find it on our website, www.tandemsecurities.net.

For a copy of this relationship summary or to request additional, up-to-date information, you may also contact our firm at 785-266-3310.

Here are some additional questions we recommend you ask us:

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