

## Regulation Best Interest Disclosure

As part of its commitment and obligation to act in our customers' best interest, Tandem Securities, Inc. has prepared written disclosures that provide all material facts about the scope and terms of our relationship with you, our customer. These may be supplemented verbally, if appropriate.

As a broker-dealer operating on a "application way basis" Tandem Securities, Inc. does not execute or clear trades. Tandem Securities, Inc. limits its recommendations to variable annuities, registered index linked annuities, fixed annuities, and insurance products from a limited number of independent mutual fund companies, variable annuity companies, and life insurance companies. These include but may not be limited to the following; Jackson National, American Funds, Franklin Templeton, Security Benefit, and Principal. Tandem Securities, Inc. also has selling agreements with other companies from which it does not actively make recommendations. These are subject to change. Please ask your registered representative or call Tandem Securities at (785) 266-8333 for a current and complete list of companies with which Tandem Securities has selling agreements and from which Tandem Securities actively makes recommendations.

Tandem Securities does not charge clients directly but instead receives commissions and revenues from the companies. Tandem Securities clients will be charged fees by the company as detailed in the related prospectus.

For more details please refer to form CRS, the prospectus, and the information provided by your Registered Representative.

Jackson national Perspective II - <https://www.jackson.com/annuities/variable-annuities.html>

Franklin Templeton mutual funds - <https://www.franklintempleton.com/investments/options/mutual-funds>

American funds - <https://www.capitalgroup.com/individual/investments/americanfunds?updated=quarterly>

Jackson National Market link Pro II - <https://www.jackson.com/annuities/registered-index-linked-annuities.html>

Security Benefit Secure Designs - <https://dfinview.com/SecurityBenefit/TAHD/814121612?site=PSBL>

A Sales Charge (or "load") is charges by many mutual fund companies. This charge is imposed on many purchases as a percentage of the offering price. The Sales Charges and Sales Charge Discounts vary between mutual fund companies, as well as between particular funds and the Class of mutual fund shares purchased. The Firm may receive all or a portion of the sales charge. **Possible conflict:** Depending on which mutual fund and share class we recommend to you, the amount of sales charge the Firm receives may increase.

Some mutual fund companies charge fees for their distribution and/or services ("12b-1 fees"). These 12-1b fees can vary depending on the mutual fund and/or the share class. **Possible conflict:** Depending on the mutual fund and share class we recommend to you, the amount of 12b-1 fees the Firm receives may increase.

A M&E fee is charged by many Variable Annuities. This charge is deducted as a percentage of your contract value. This M&E fee varies from one Company to another and one product to another. The firm may receive a portion of this fee. **Possible conflict:** Depending on the company and product we recommend to you the amount of commission the firm receives may increase.