

This website (“Website”) is a publication of TandemGrowth Financial Advisors, LLC (“TandemGrowth,”) which is a registered investment adviser with a primary business location in Alpharetta, Georgia. Registration as an investment adviser is not an endorsement by securities regulators and does not imply that TandemGrowth has attained a certain level of skill, training, or ability. This Website is limited to the dissemination of general information pertaining to TandemGrowth’s advisory services, with access to additional financial planning and investment-related information, publications, and links. The publication of this Website should not be construed as TandemGrowth’s solicitation to effect, or attempt to effect transactions in securities, or the rendering of personalized investment advice over the Internet. Each user of this Website (“User”) is encouraged to review TandemGrowth’s current Form ADV Part 2A describing business operations, services, fees, and applicable conflicts of interest, which is available by selecting “Part 2 Brochures,” or its Form CRS / Form ADV “Part 3 Relationship Summary,” which are both available by clicking [here](#).

Materials contained in this Website are protected by United States copyright law and may not be reproduced, distributed, transmitted, displayed, published, or broadcast without the prior written permission of TandemGrowth. Users may not alter or remove any trademark, copyright, or other notice from copies of the content. Any hyperlinks on this Website are provided as a convenience. TandemGrowth does not make any representations or warranties as to the accuracy, timeliness, suitability, completeness, or relevance of any information prepared by any unaffiliated third party, whether linked to the Website or otherwise incorporated into this Website and takes no responsibility for such content. All such information is provided solely for convenience, educational, and informational purposes only.

Third-party sites that are directly or indirectly linked to this Website may collect information, including personal information relating to Users’ online activities over time and across different websites and other online services. TandemGrowth does not control a third-party’s collection or use of personal information or tracking technologies. If any User accesses any economic calculator or similar interactive device contained within or linked to the Website, the User acknowledges that the information resulting from the use of any such calculator/device, is not, and should not be construed, as the receipt of, or a substitute for, personalized individual advice from TandemGrowth, or from any investment professional.

Past performance does not guarantee future results. Different types of investments involve varying degrees of risk, and there can be no assurance that the future performance of any specific investment or investment strategy (including those undertaken or recommended by TandemGrowth), will be profitable or equal any historical performance level. All investment strategies have the potential for profit or loss. Investment strategies such as asset allocation, diversification, and rebalancing do not assure or guarantee better performance and cannot eliminate the risk of investment losses. There is no guarantee that a portfolio employing these or any other strategy will outperform a portfolio that does not engage in such strategies. Not all services will be appropriate or necessary for all clients, and the potential value and benefit of TandemGrowth’s services will vary based upon the client’s individual investment, financial, and tax circumstances. The effectiveness and potential success of a financial, tax, and investment plan depends on a variety of factors, including but not limited to the manner and timing of implementation, coordination with the client and the client’s other engaged professionals, and market conditions. Any target referenced on this Website is not a prediction or projection of actual investment results and there can be no assurance that any target will be achieved. Changes in investment strategies, contributions or withdrawals may materially alter the performance of an individual’s portfolio. Economic factors, market conditions, and investment strategies will affect the performance of any portfolio and there are no

assurances that it will match or outperform any particular benchmark. Projections, forecasts, and estimates referenced on the Website are not purely historical in nature and are therefore necessarily speculative and subject to material variation.

Any index performance data appearing or referenced (directly or indirectly) on the Website has been compiled by the respective copyright holders, trademark holders, or publication/distribution right owners of each index. Historical performance results for investment indexes or sectors represented are for illustrative purposes only and do not represent actual portfolio performance. The indexes or sectors represented generally do not reflect the deduction of transaction and custodial charges, or the deduction of an investment-management fee, which would decrease historical performance results. Investors cannot invest directly in an index. TandemGrowth makes no warranty, express or implied, for any decision taken by any party in reliance upon such index information.

Certain portions of the Website (e.g., articles, videos, audio files, commentaries, indexes, etc.) may describe TandemGrowth or other professionals' recommendations or positions as of a specific prior date. Due to various factors, including changing market conditions, that information may no longer be reflective of current positions or recommendations. While information presented is believed to be factual and up to date, TandemGrowth does not guarantee its accuracy and it should not be regarded as a complete analysis of the subjects discussed. All expressions of opinion reflect the judgment of the authors as of the date of publication and are subject to change. No User should assume that the publication of any of this material serves as the receipt of, or a substitute for, personalized advice from TandemGrowth or from any other investment professional. Users should not use any Website content as the sole basis for any investment, financial planning, tax, legal or other decisions. Rather, a professional adviser should be consulted, and independent due diligence should be conducted before implementing any of the options referenced in the Website content. TandemGrowth is neither a law firm nor an accounting firm. The tax and estate planning information provided is general in nature. It is provided for informational purposes only and should not be construed as legal or tax advice. Users, clients, and prospective clients should consult an attorney or tax professional regarding their specific legal or tax situation.

Except as prohibited by law, and as a condition precedent to accessing this Website, each User agrees to release and hold harmless TandemGrowth, its members, managers, officers, directors, owners, employees, agents, and affiliates from all adverse consequences resulting from any actions or omissions related to this Website that are independent of receiving personalized individual advice from TandemGrowth. The preceding sentence shall not limit or waive any applicable User rights under federal or state law, including securities laws and fiduciary obligations that cannot be limited or waived.