

## TandemGrowth Financial Advisors, LLC– Form CRS

### Item 1 – Introduction

TandemGrowth Financial Advisors, LLC (“we” or “us”) is registered with the Securities Exchange Commission (“SEC”) as an investment adviser. Our services and compensation structure differ from a registered broker-dealer, and it is important for you to understand the differences between those structures. Free and simple tools are available to research firms and financial professionals at [www.investor.gov/CRS](http://www.investor.gov/CRS). The site also provides educational materials about broker-dealers, investment advisers and investing. The italicized sentences appearing in text boxes below are intended to be “conversation starters” for you to have with us, as required by the instructions to Form CRS.

### Item 2 – Relationships and Services

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

We offer to provide investment advisory services, financial planning, and related consulting services to individuals and their trusts and estates (our “retail investors”). The initial and ongoing financial planning services generally include but are not necessarily limited to investment and retirement planning, education planning, legacy/estate planning, cash flow planning, income tax planning, goals-based investment planning, risk management planning, and stock option planning. We rely upon the information provided by our clients and do not verify that information. We design and manage portfolios based on our clients’ unique investment objectives, risk tolerance, investment time horizon, withdrawal requirements, and other special circumstances. We monitor clients’ portfolios periodically and make changes to their portfolios as we determine necessary. When we provide ongoing financial planning services, we monitor account performance as compared to the financial plan, and any changes that could affect the goals that the financial plan seeks to achieve. We generally provide our investment advisory services on a discretionary basis, which means we have the authority to buy and sell investments in your account without speaking to you before doing so. However, you can place reasonable restrictions on the securities that we buy by notifying us, in writing. If we manage your portfolio on a non-discretionary basis, you make the ultimate decision regarding the purchase or sale of investments, and we cannot execute any account transactions without obtaining your prior consent. We do not limit the type of securities we trade for retail investors to proprietary products or a limited group or type of investment, but we generally construct and manage portfolios containing various mutual funds, exchange traded funds (“ETFs”), cash and cash equivalents. Subject to certain exceptions described in Item 7 of our [ADV Part 2A Brochure](#), we generally require a \$1,500 minimum quarterly fee for our “Wealth Management Services,” offering. For more detailed information about our Advisory Business and the Types of Clients we generally service, please see Items 4 and 7, respectively in our [ADV Part 2A Brochure](#).

<i>Given my financial situation, should I choose an investment advisory service? Why or why not?</i>
<i>How will you choose investments to recommend to me?</i>
<i>What is your relevant experience, including your licenses, education and other qualifications?</i>
<i>What do these qualifications mean?</i>

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

#### **What fees will I pay?**

We only collect advisory fees from clients for the services we provide to them, and do not accept commissions from any third parties in connection with those services. For “Wealth Management Services” that combine initial and ongoing financial planning with investment advisory services, our fee is based on a percentage of the market value of assets placed under our management or supervision, including cash and cash equivalents, according to a tiered schedule generally ranging between 0.30% and 1.00%. For our “NextGen” clients, who are adult children of existing clients, we generally charge \$1,500 for an initial financial planning fee, \$125 per month for ongoing financial planning services, and 1% of the market value of assets under our management or supervision for investment advisory services. We deduct our fees from one or more of your investment accounts, arrange for payment through a third-party facilitator, or bill you for our services on quarterly basis, in advance. Because we base a portion of our fee on the amount of your assets under our management or supervision, the more assets you designate to us for management or supervision, the more you will pay us for our services. Therefore, we may have an incentive to encourage you to increase the amount of assets that you designate for our management or supervision. However depending on your fee schedule, as the value of assets under our management or supervision increases, the fee percentage may decrease incrementally. Your account will be held with a qualified custodian. You will also be responsible for the fees and expenses charged by qualified custodians and imposed by broker dealers according to their fee schedules. Those fees and expenses include but are not limited to, transaction charges, wire transfer and electronic fund fees, and other fees and taxes on brokerage accounts and securities transactions. If your assets are invested in mutual funds, ETFs, or other registered and unregistered investment companies, you will bear your pro rata share of the investment management fees and other fees of the funds, which are in addition to the fees you pay us. These

fees and expenses are described in each fund's prospectus or other offering documents. If your assets are allocated to unaffiliated independent investment managers, you will incur a separate and additional charge for their services that will be disclosed to you at the time of engagement and/or subject to the terms of a separate agreement you sign with the unaffiliated independent investment managers. 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. For more detailed information about our fees and costs related to our management of your account, please see Item 5 in our [ADV Part 2A Brochure](#).

*Help me understand how these fees and costs might affect my investments. If I give you \$200,000 to invest, how much will go to fees and costs, and how much will be invested for me?*

**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:

- \* We may recommend a particular custodian from whom we receive support services. This presents a conflict of interest, because our receipt of their support makes us more inclined to continue using and recommending them.
- \* We may recommend rollovers out of employer-sponsored retirement plans and into Individual Retirement Accounts that we manage for an asset-based fee. If we don't currently manage or advise on your account held with your employer's plan, this will increase our compensation.

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

For more detailed information about our conflicts of interest, please review Items 4, 5, 11 and 12 of our [ADV Part 2A Brochure](#).

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

Our financial professionals are generally compensated on a salary basis and are eligible to receive discretionary bonuses that can be but are not necessarily based on the acquisition of new clients and revenue generated. In addition, one of our financial professionals is an equity owner of the firm, who stands to receive a share of the profits of the firm. These payment structures present conflicts of interest, as they could incentivize our financial professionals to recommend that you place additional assets under our management or supervision. We mitigate that conflict by making investment recommendations in conformity with each client's investment objectives. You should discuss your financial professional's compensation directly with your financial professional.

**Item 4 – Disciplinary History**

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

No. We encourage you to visit [www.Investor.gov/CRS](http://www.Investor.gov/CRS) for a free and simple search tool to research our firm and our financial professionals.

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

**Item 5 – Additional Information**

Additional information about our firm is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). You may contact our Chief Compliance Officer at any time to request a current copy of our [ADV Part 2A Brochure](#) or our relationship summary. Our Chief Compliance Officer is available by phone at (770) 641-6360.

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