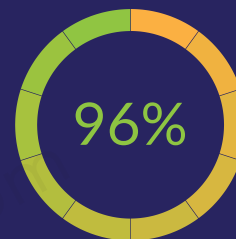


Tandem Investment Advisors

TRUST SCORE



Tandem Investment Advisors, federally registered in 2000, is a Registered Investment Advisor (RIA) in 23 state(s) with a licensed staff of 3 advisors. Tandem Investment Advisors manages \$518 million and provides investment advisory services for 1,136 clients (1:379 advisor/client ratio).

Tandem Investment Advisors requires a \$500,000 minimum investment and charges a blended rate 1.00% and below (negotiable) for ongoing portfolio management services, depending on the size of the portfolio.

BENEFITS

- Firm uses a transparent fee-only model
- Firm acts as their own custodian
- Firm has been federally registered for 18 years
- Firm services over 1,000 clients
- Communications sent to the firm's website are secure and encrypted
- Firm does not have a disciplinary history
- Firm does not have any misdemeanor convictions
- Firm does not have any felony convictions
- Firm does not have an insurance agent conflict
- Firm does not have an attorney conflict
- Firm does not accept performance-based fees

CONSIDERATIONS

- There is only one licensed advisor for every 379 clients (industry average 1:50)
- Firm has less than \$1B in assets under management

BENEFITS (cont.)

Firm does not perform side-by-side management

Firm does not privately manage or own the products they recommend

Firm does not offer proprietary products

Firm does not receive soft dollar benefits

CONSIDERATIONS (cont.)