



November 28, 2025

The rules of the Investment Advisers Act of 1940 and its subsequent amendments require that investment advisors make an annual offering to clients of our Form ADV Part 2 and Part 3/CRS - a federal registration with the Securities & Exchange Commission. **There have been no material changes since our last offering.** If you would like to receive our most recent version of Form ADV Part 2 and Part 3/CRS, please email information@tandemadvisors.com, or call (843) 720-3413. You may also find our latest Form ADV on our website at www.tandemadvisors.com at the bottom of the web page.

Respectfully,

Tandem Investment Advisors, Inc.



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