

Tandem Investment Advisors, Inc.
Client Privacy Policy

FACTS	WHAT DOES TANDEM INVESTMENT ADVISORS, INC. DO WITH YOUR PERSONAL INFORMATION?
Why?	Financial companies choose how they share your personal information. Federal law gives how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> • Name, address and contact information • Social Security number and income • Assets and investment experience <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Tandem chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Tandem share?	Can you limit the sharing?
For our everyday business purposes – such as to process your transaction, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes – to offer our products and services to you	Yes	No
For joint marketing with other financial companies	No	We Don't Share
For our affiliates' everyday business purposes – information about your creditworthiness	No	We Don't Share
For our affiliates to market to you	No	We Don't Share
For nonaffiliates to market to you	No	We Don't Share
QUESTIONS?	Call (843) 720-3413 or email information@tandemadvisors.com	

Who we are	
Who is providing this notice?	Tandem Investment Advisors, Inc.
What we do	
How does Tandem protect my personal information	<p>To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.</p> <p>We restrict access to nonpublic personal information to those employees who need to know that information. We maintain physical, electronic and procedural safeguards designed to protect personal information.</p>
How does Tandem collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • open an account • transact in your account • provide account information or give us your contact information <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> • Sharing for affiliates' everyday business purposes – information about your creditworthiness • Affiliate from using your information to market you • Sharing for nonaffiliates to market you <p>State laws and individual companies may give you additional rights to limit sharing. [See <i>Other Important Information</i> below for more on your rights under state law.]</p>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • Tandem does not have any affiliates.
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies</p> <ul style="list-style-type: none"> • Tandem does not share with nonaffiliates so they can market to you.
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • Tandem does not jointly market.
Other important information	
Website Privacy Policy	You can review our Privacy Policy for visitors on our website by visiting www.tandemadvisors.com .