

Customer Relationship Summary

The Tavenner Company

Form CRS

The Tavenner Company (“FIRM”) is registered with the Securities and Exchange Commission (“SEC”) as a broker-dealer and is also a member of FINRA, MSRB and SIPC. Brokerage and investment advisory services and fees differ, and it is important for the retail investor to understand the differences. Free and simple tools are available to research firms and financial professionals at www.investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.

All recommendations regarding your investment account with The Tavenner Company will be made in a broker-dealer capacity. Some registered representatives of the broker-dealer are also registered as investment advisor representatives through affiliated firm, Tavco Financial Advisory, Inc. (TFA), which offers investment advisory services. When we make a recommendation to you, we will expressly tell you orally which services and through which firm we are discussing. More information about TFA is available through the firm brochure. We will make a copy available of the TFA firm brochure upon your request or you may download at www.tavnerco.com/firm-info.

What investment services and advice can you provide me?

When you establish an investment account through our broker dealer, your registered representative is collecting information about your risk tolerance, time horizon, and individual circumstances in order to make an investment recommendation. These recommendations are made based upon the information you provide and limited to the product and services our broker dealer offers. Our broker dealer offers retail investors the service of buying and selling of securities, which are limited to mutual funds, variable contracts, and 529 products.

- **Monitoring:** It is your responsibility to monitor the investments in your investment account, and we encourage you to do so regularly. We do not commit to provide on-going monitoring of your investment account. If you prefer on-going monitoring of your account or investments, you should speak with a financial advisor about whether an advisory services relationship is more appropriate for you.
- **Recommendations:** It is important for you to understand that when our registered representatives make an investment recommendation to you, we are obligated to ensure the recommendation is in your best interest, considering reasonably available alternatives, and based on your stated investment objective, risk tolerance, liquidity needs, time horizon, financial needs, tax status, and other financial information you provide us. When we make a recommendation, you make the ultimate decision regarding the purchase or sale of investments.
- **Limited Investment Offerings:** As stated above, the firm offers brokerage services through mutual funds, variable contracts and 529 products with investment companies the firm has an established selling agreement. A list of investments companies the firm has a selling agreement with will be made available upon request.
- **Account Minimums and Other Requirements:** Our firm does not designate account minimums, but the investment companies that we represent that you choose to invest with may require a minimum investment to open an account with their company. This minimum investment requirement will vary from company to company. However, if you either fail to fund your account or do not return account opening documents as required, your account will be closed. In addition, some types of investment accounts have minimum account activity requirements and/or minimum on-going balance requirements that must be maintained, or your investment account will be closed. These requirements are detailed in the prospectus report you receive when opening your account with an investment company.

Additional information about our services are available on our Regulatory BI Disclosure Brochure, downloadable at www.tavnerco.com/firm-info.

***When considering our services, ask your financial professional:** Given my financial situation, should I choose brokerage services? How will you choose investments to recommend to me? What is your relevant experience, including your licenses, education and other qualifications? What does these qualifications mean?*

What fees will I pay?

It is important to consider that while a Broker Dealer relationship can be a cost-effective way of investing your assets, it is not for everyone given the fees and costs involved.

- **Transaction-Based Fees:** You will pay transaction-based fees for trades you decide to enter into, such as buying mutual funds, annuity contracts, and other investment purchases. These transaction-based fees are generally referred to as a “commission,” “sales load,” or a “sales charge.” Transaction-based fees are based on a host of factors, including, but not limited to:
 - Underlying product selection
 - Frequency of Trade Activity
 - Size of your transaction and/or overall value of your account
 - Available discounts, breakpoints and/or fee waivers
- **Account and Service Fees:** You will pay fees for various operational services provided to you through your investment account. These fees are set at least annually and communicated to you through information included in your prospectus and other notifications sent to you by the investment company. These fees do not apply to all account types and may be waived under certain conditions.

You should understand that based on the investment product you choose, the same or similar products, accounts and services may vary in the fees and costs charged to you.

- **How We Are Compensated:** We receive direct and indirect compensation in connection with your accounts. Direct compensation is taken directly from the affected account. Indirect compensation is compensation paid in ways other than directly from the account and may impact the account values and surrender values of the associated investments in your account. The sections below describe the compensation that we receive in connection with various investments that may be available to you. In many cases, the descriptions that follow refer to a prospectus or offering documents. You will be charged more when there are more trades in your account, and we, therefore, have an incentive to encourage you to trade often.

You may have to pay other fees related to your investment account, which could be charged directly or indirectly. Direct fees include custodial fees and account maintenance fees (including IRA fees); transfer fees; wire fees; and other fees charged to your account by the investment company. Direct fees will be shown on your trade confirmation and/or account statement. Indirect fees include internal expenses charged by mutual funds (including 12b-1 fees and annual fund operating expenses), can be found in the prospectus.

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.

Additional information about our fees are available on our Regulatory BI Disclosure located at www.tavennerco.com/firm-info and the product prospectus issued by the investment company.

***When considering our services, ask your financial professional:** Help me understand how these fees and cost might affect my investments. If I give you \$10,000 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 providing recommendations as my broker-dealer? How else does the firm make money and what conflicts of interest do you have?

Standard of Conduct: When we provide you with a recommendation, we must 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 recommendations, we provide you. Here are some examples to help you understand what this means.

- Some products pay a higher compensation than others. Therefore, this is a conflict of interest as it could incentivize us to make a recommendation to a higher compensation paying product.
- There may be times when a recommendation in your best interest could exclude compensation to the firm. Therefore, this is a conflict of interest as it could incentivize us to make a recommendation that is not in your best interest in order to receive a commission.
- The firm receives 12b-1 service fees for certain mutual funds and 529 plans that is based upon account value. Therefore, this is a conflict of interest as it could incentivize us to recommend you continue investing or remain in an investment that pays the firm a 12b-1 service fee.

***When considering our services, ask your financial professional:** How might your conflicts of interest affect me, and how will you address them?*

Additional information about our conflicts of interest are available on our Regulatory BI Disclosure located at www.tavennerco.com/firm-info.

How do your financial professionals make money?

Financial advisors are compensated in a variety of ways based on the percentage of revenue generated from sales of products and services to clients. This compensation may vary by the product or service associated with an investment recommendation. In addition to upfront-transaction based compensation, some products feature on-going residual or “trail” payments. Therefore, registered representatives are incentivized to recommend products that have higher fees as well as those with on-going payments.

Some product and service providers provide training and education to the Registered Representatives. Such meetings are provided at no cost to us and may include reimbursement for meals and travel. These meetings or events are held to educate Registered Representatives and are also considered to be a form of non-cash compensation.

Additional information about our compensation is available on our Regulatory BI Disclosure located at www.tavennerco.com/firm-info.

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

Yes. Visit www.investor.gov/CRS for a free and simple search tool to research us and our financial professionals.

***When considering our services, ask your financial professional:** As a financial professional, do you have any disciplinary history? If so, for what type of conduct?*

Additional Information

Additional information, including our most recent Relationship Summary, will be provided upon request (800-543-6922) and can be downloaded at www.tavennerco.com/firm-info.

***When considering our services, ask your financial professional:** Who is my primary contact person? Is she or he a representative of an investment adviser or a broker dealer? Who can I talk to if I have concerns about how this person is treating me?*

Exhibit A

Non-material changes made to The Tavenner Company Client Relationship Summary dated 5/7/25

1. In the first paragraph of the Client Relationship Summary, “www” was added before investor.gov/CRS.
2. Under the section titled “Do you or your financial professionals have legal or disciplinary history”, “www” was added before investor.gov/CRS.