FORM CRS - CUSTOMER RELATIONSHIP SUMMARY – JANUARY 1, 2026

Introduction

Tarheel Advisors, LLC (We," "Firm," or "Us"), is an investment adviser registered with the Securities and Exchange Commission. Brokerage and Investment Advisory services and fees differ, and it is important that you understand the differences. There are free and simple tools available to research firms and financial professionals at www.investor.gov/CRS, which also provides educational materials about investment advisers, broker-dealers, and investing. (CRD#149308)

Tarheel Advisors offers investment advisory services to retail investors. Our advisory services include, but are not limited to, discretionary and non-discretionary investment advisory services, portfolio construction and monitoring, financial planning, financial wellness counseling, and retirement plan consulting services.

What Investment Services and Advice Can You Provide Me?

We manage stocks, bonds, mutual funds, Exchange Traded Funds (ETF), and other assets for retail investors (individuals, families, businesses, trusts, retirement and profit-sharing plans, and charitable organizations). We also provide comprehensive financial planning with attention to retirement, social security, taxes, philanthropy, insurance, family loans and student debt, and estate matters. Engagements begin with an introductory phone call. If you wish to follow up, we meet to learn more about your personal situation, financial situation, investment horizon, investment experience, tax situation, and risk tolerance. We then meet again to present our recommendations. We have no material limitations on our services if we both believe we are a good fit for each other. We monitor your investments continuously and provide investment advice and counsel on a broad range of financial matters. Clients will receive a quarterly report from us and their custodian at least quarterly.

We work best with goal-oriented self-starting clients who have greater than $250,000 in investible assets, but we can tailor our services to young professionals or those with unique situations. We provide advisory services on a discretionary basis, meaning that you will provide us with written authority to trade your account for you without contacting you prior to executing our investment recommendations.

Typically, financial planning services are included with wealth management, but we can separately provide financial planning, including retirement plan analysis, risk analysis, insurance analysis, tax planning, social security optimization, philanthropy, asset allocation recommendations without investment advice.

For Additional Information

Visit Tarheel Advisors Form ADV, Part 2 brochure (Items 4 and 7 of Part 2) and other applicable documents.

Conversation Starters

Ask your financial professional:

- ***Given my financial situation, should I choose an investment advisory service? Why or why not?***
- ***How will you choose the investments to recommend or maintain in my account?***
- ***What is your relevant experience, including your licenses, education, and other qualifications? What do these qualifications mean?***

What Fees Will I Pay?

Our fees are based on a percentage of our client's assets under our management or as an hourly fee of $300/hour. Under unusual circumstances, these fees are subject to negotiation. The client receives a billing report to their secure portal or via U.S. Mail at the time of billing. Additionally, you may pay transaction fees charged by custodians, operating expenses charged by mutual funds, or wire transfer fees charged by banks. Our Firm does not receive any revenue from these fees. Our incentive is to increase your account's value over time, which will increase our fees. You will pay fees and costs whether you make or lose money on your investments. Fees and expenses will reduce any amount of money you make on your investments. Please make sure you understand what fees and costs you are paying. Additional information about our fees is in Item 5 of our Form ADV Part 2.

Individual Accounts	
Assets	*Annual Rate*
$0 to $1,000,000	0.75 %
$1,000,000 to $2,500,000	0.65 %
$2,500,000 to $5,000,000	0.55%
$5,000,000 and above	0.45%
$10,000,000 and above	0.35%
Cash Management Account	0.25%

Corporate Retirement Plans	
Assets	*Annual Rate*
$0 to $250,000	0.75 %
$250,000 to $2,000,000	0.50 %
$2,000,000 to $5,000,000	0.35%
$5,000,000 and above	0.25%
$10,000,000 and above	0.20%

For Additional Information see Tarheel Advisors Form ADV, Part 2 brochure (Items 5) and other applicable documents.

Conversation Starters to Ask your Advisor

- ***Help me understand how these fees and costs might affect my investments. If I give you $300,000 to invest, how much will go to fees and costs, and how much will be invested.***

What are your legal obligations to me when providing recommendations 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 must act in your best interest and not put our interest ahead of yours. At the same time, the way we make money could create some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the recommendations and investment advice we provide to you. Here are some examples to help you understand what this means:

Tarheel Advisors or persons associated with our Firm can buy or sell the same securities that we recommend to you or in which you are already invested, which is a conflict of interest. Tarheel Advisors has policy and procedures which govern employee trading to mitigate this conflict. We have a conflict of interest when recommending that you roll over a retirement account such as a 401k or IRA that we do not manage to one we do manage, because we will receive a fee for managing these assets. When we recommend you custody your assets with Charles Schwab or other custodians, we receive a direct benefit or certain services not generally available to retail investors.

For Additional Information

Visit Tarheel Advisors' Form ADV, Part 2A brochure and other applicable documents.

Conversation Starters

Ask you financial professional:

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

How do your financial professionals make money?

Our financial professionals are owners of the Firm, and all pay is based off firm profitability which is directly derived from client fees.

Do You or Your Financial Professionals Have Legal or Disciplinary History?

No as to our firm and all our employees. Visit Investor.gov/CRS for a free and simple search tool to research us and our financial professionals.

Conversation Starters

Ask your financial professional:

- ***As a financial professional, do you have any legal or disciplinary history? If so, for what type of conduct?***

Additional Information

For additional information about our services, please visit Investor.gov, or our website (www.tarheeladvisors.com), and, if applicable, your account agreement. For additional information on advisory services, see our Form ADV brochure on IAPD, on Investor.gov, or on our website www.tarheeladvisors.com/adv2.pdf and any brochure supplement your financial professional provides. Additionally, you can request up- to-date information and/or a written copy of Form CRS by calling Tarheel Advisors at (336) 510-7255.

To report a problem to the SEC, visit Investor.gov or call the SEC's toll-free investor assistance line at (800) 732-0330. If you have a problem with your investments, account, or financial professional, contact us in writing at Tarheel Advisors LLC, 600 Market St Ste G2 Chapel Hill, NC.