



Financial & Tax Architects, Inc.

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Form ADV Part 2B

Craig Topham

This brochure supplement provides information about Craig Topham that supplements Financial & Tax Architects, Inc.'s brochure. You should have received a copy of that brochure. Please contact Steve Frontczak, Chief Legal Officer, if you did not receive Financial & Tax Architects, Inc.'s brochure or if you have any questions about the contents of this supplement.

Additional information about Craig Topham (CRD #7497427) is available on the SEC's website at www.adviserinfo.sec.gov.

Brochure Supplement (Part 2B of Form ADV)

Craig Topham

Investment Advisor Representative

Item 2 Educational Background and Business Experience Educational Background:

- Utah State University, Bachelor of Science Degree – Mathematics & Statistics; 1994 Business Experience:
 - Financial and Tax Architects, Inc.; Investment Advisor Representative; 10/2021 – Present
 - FTA Insurance Services, LLC; Licensed Insurance Agent; 06/2021 – Present
 - Financial and Tax Architects, Inc.; Para-Planner; 06/2020 – Present
 - Unemployed; 03/2020 – 05/2020
 - United Healthcare; Associate Director, Healthcare Economics & Actuary, 09/2010 – 02/2020
- Item 3
Disciplinary Information
- Criminal or Civil Action: None to report.
 - Administrative Proceeding: None to report.
 - Self-Regulatory Proceeding: None to report.

Item 4 Other Business Activities

Craig Topham is a licensed insurance agent for FTA Insurance Services, LLC. Mr. Topham only sells insurance products in states where he is licensed.

This practice represents a conflict of interest. There is a financial incentive for Mr. Topham to recommend products that pay him a commission or other compensation. The conflict mitigation steps include disclosures, the Code of Ethics, and Mr. Topham's fiduciary obligation to place the best interest of the client first. There is no obligation to purchase any commission based or other compensated products. Clients have the option to purchase any recommended products through the insurance agent of their choosing.

Item 5 Additional Compensation

Mr. Topham receives additional compensation from his advisory activities. He does receive additional compensation from the outside business activities described above.

Mr. Topham does not receive any performance-based fees.

Item 6 Supervision

Steve Frontczak is FTA's Chief Compliance Officer of FTA. Mr. Frontczak reviews the advisory activities of Mr. Topham. He can be reached by phone at (314) 858-1122 or by email at steve@fta-ria.com.

