

Financial & Tax Architects, LLC

12412 Powerscourt Drive, Suite 25

Saint Louis, MO 63131

(314)-858-1122

www.fta-ria.com

Form ADV Part 2B

Wendy Pyne

November 17, 2022

This brochure supplement provides information about Wendy Pyne that supplements Financial & Tax Architects, LLC's brochure. You should have received a copy of that brochure. Please contact Giselle Casella, Chief Compliance Officer, if you did not receive Financial & Tax Architects, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Wendy Pyne (CRD #6794368) is available on the SEC's website at www.adviserinfo.sec.gov.

Brochure Supplement – Form ADV Part 2B

Wendy Pyne

Investment Advisor Representative

Year of Birth: 1974

Item 2 Educational Background and Business Experience

Educational Background:

- University of Massachusetts, BA-Psychology, 1997

Certifications/Designations:

Chartered Financial Consultant® - ChFC®

- Issuing Organization: The American College
- Prerequisites/Experience Required: Three years of full-time personal financial planning experience within the five years preceding the designation.
- Educational Requirements: Seven core and two elective courses equaling 27 semester credits and a written examination.
- Continuing Education: 30 CE credits every two years.

Registered Financial Consultant® - RFC®

- Issuing Organization: International Association of Registered Financial Consultants (IARFC)
- Prerequisites/Experience Required: Three years of full-time personal financial planning experience.
- Educational Requirements: A holder of one of the following professional designations: AAMS, CFA, CFP, ChFC, CLU, CPA, EA, LUTCF; or the completion of the required course work and a Series 65.
- Continuing Education: Forty hours every two years in the field of personal finance and professional practice management. Four hours every two years must be devoted to ethics.

Business Experience:

- Financial and Tax Architects, LLC; Investment Advisor Representative; 01/2019 – Present
- Protegro, Inc.; Owner-Consultant; 04-2018 – Present
- Gradient Advisors; Investment Advisor Representative; 01/2018 – 12/2018
- SII Investments; Investment Advisor Representative; 05/2017 – 12/2017
- Self-Employed; Independent Insurance Agent; 01/2003 – 11/2017

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

Wendy Pyne is also a licensed insurance agent in the state of Massachusetts. Ms. Pyne spends approximately 70% of her time is spent in her insurance practice. In that capacity, she will provide advice on various insurance products. Ms. Pyne only sells insurance products in states where she does not hold an insurance license.

This practice represents a conflict of interest. There is a financial incentive for Ms. Pyne to recommend products that pay her a commission or other compensation. The conflict mitigation steps include disclosures, the Code of Ethics, and Ms. Pyne'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

Ms. Pyne does not receive additional compensation from her advisory activities. She does receive additional compensation from the outside business activities described above.

Ms. Pyne is not paid performance-based fees.

Item 6 Supervision

Giselle Casella is FTA's Chief Compliance Officer. Giselle Casella and FTA's senior management supervise the advisory activities of Ms. Pyne. Giselle Casella can be reached by phone at 941-786-4482 or by email at giselle.casella@fta-ria.com.