

Financial & Tax Architects, LLC

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Form ADV Part 2B

Gordon Haave

May 8, 2023

This brochure supplement provides information about Gordon Haave that supplements Financial & Tax Architects, LLC's brochure. You should have received a copy of that brochure. Please contact Tito Pombra, 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 Gordon Haave (CRD #4919955) is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

Brochure Supplement – Form ADV Part 2B

Gordon Haave

Executive Officer and Investment Advisor Representative

Year of Birth: 1973

**Item 2 Educational and Business Background**

**Educational Background:**

- Columbia University; Bachelors – Economics; 05/1995
- University of Oklahoma; Masters – Business Administration; 12/2003

**Professional Certifications:**

*Chartered Financial Analyst (CFA®)*. The Chartered Financial Analyst designation is awarded by the CFA Institute. CFA certification requirements include the following:

- Hold a bachelor's degree from an accredited institution or have equivalent educational or work experience.
- Successful completion of all three exam levels of the CFA Program.
- Have 48 months of acceptable professional work experience in the investment decision-making process.
- Fulfill society requirements, which vary by society. Unless you are upgrading from affiliate membership, all societies require two sponsor statements as part of each application; these are submitted online by your sponsors.
- Agree to adhere to and sign the Member's Agreement, a Professional Conduct Statement, and any additional documentation requested by CFA Institute.

**Business Experience:**

- Financial and Tax Architects, LLC; Investment Advisor Representative; 11/2016 – Present
- AdvisorMax, LLC; Managing Member/Partner; 02/2019 – Present
- BHFM Media, LLC; Managing Member/Partner; 01/21 – Present
- Agora Trust Ltd.; Managing Director; 12/2013 – Present
- Coinrush Ltd.; Director; 03/2018 – 09/2021
- Universal Fusion Ltd; Director; 02/2017 – 09/2021
- Universal Fusion Capital LLC; Director; 02/2017 – 09/2021
- Self-employed; 06/2013 – 12/2013
- Raydar International; President; 02/2011 – 06/2013

### 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

Gordon Haave is a licensed insurance agent. Mr. Haave only offers insurance products in states where he is licensed. This practice represents a conflict of interest. There is a financial incentive for Mr. Haave to recommend products that pay him a commission or other compensation. The conflict mitigation steps include disclosures, the Code of Ethics, and Mr. Haave'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.

Gordon Haave is an indirect owner of the following affiliated businesses through his ownership interest in FTA's parent company, FTA Holdings Group, LLC: AdvisorMax, LLC, BHFM Media, LLC, FTA Insurance Services, LLC and RIA Compliance Services, LLC.

AdvisorMax, LLC: AdvisorMax, LLC, is an insurance and annuity field marketing organization ("FMO") A FMO is a platform that brings insurance companies and insurance agents together. AdvisorMax recruits insurance agents to its wholesale platform of insurance products and product support. The platform allows agents to access the product offerings of insurance product underwriters. When a supported agent sells a product, the insurance or annuity company pays BHFM a sales commission directly to AdvisorMax. The selling agent also is paid a commission based on the value of the product. The insurance company pays AdvisorMax the commission separate from any commissions paid by the purchaser. In some instances, FTA's investment advisory representatives may sell insurance products using AdvisorMax as the FMO. Sales commissions paid to FTA advisory representatives are separate from FTA's advisory fees.

BHFM, Media, LLC: BHFM Media provides media support to AdvisorMax insurance agents. Among its services is content, commercial airtime purchasing, production of radio and video content, and script writing. BHFM Media charges fees based on the services it provides. The fees charged by BHFM Media; LLC are unrelated to the advisory fees charged by FTA.

FTA Insurance Services, LLC: FTA Insurance Services, LLC sells insurance and annuity products to FTA clients.

RIA Compliance Services, LLC: RIA Compliance Services, LLC ("RIACS") is an affiliate of FTA. RIACS provides compliance support services to IA Firms who are part of FTA's Managed Money Program. RIACS charges a monthly fee. RIACS charges a monthly fee which is in addition to the sub-advisory fees charged by FTA to participating IA Firms.

RIA Compliance Services, LLC, AdvisorMax, LLC and BHF Media, LLC do not provide services to FTA clients. These entities provide services to unaffiliated investment advisers and independent insurance agents

Additionally, Gordon Haave is the Managing Director of Agora Trust. Agora Trust provides trust and banking services to corporate clients. This outside activity is not a conflict of interest with Mr. Haave's advisory activities.

#### **Item 5 Additional Compensation**

Mr. Haave does not receive additional compensation from his advisory activities. He does receive additional compensation from the outside business activities described above.

Mr. Haave is not paid performance-based fees.

#### **Item 6 Supervision**

Tito Pombra is the Chief Compliance Officer of Financial & Tax Architects, LLC. Tito Pombra and FTA's senior management supervise the advisory activities of Mr. Haave. Tito Pombra can be reached by phone at 650-703-2159 or by email at [tpombra@outsourccecco.com](mailto:tpombra@outsourccecco.com)