

# Financial & Tax Architects, LLC

## Form CRS (Client Relationship Summary) – March 8, 2024

### Introduction

Financial & Tax Architects, LLC ("Us" or "We") is an investment adviser registered with the United States Securities and Exchange Commission. Fees for brokerage and investment advisory services differ among brokers-dealers and investment advisers and it is important for you to understand those differences. *Free and simple tools are available to you to research firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/crs), which also provides educational materials about broker-dealers, investment advisers and investing.*

### What investment services and advice can you provide me?

We offer wealth management services to retail investors, which include financial consulting, 401(k) guidance, and portfolio management services. We provide periodic advice and reviews about your investment goals and objectives, personal balance sheet, risk management, retirement, education, and investment planning. In our portfolio management, we will continuously monitor your investment accounts over which you provide us with such authority and provide advice. In your investment advisory agreement with us, you give us the discretion to decide the investments to buy and sell, the amount to buy and sell, and when to buy or sell. Our portfolio management services are centered around a mix of proprietary investment models. A detailed description of each investment models may be found in our firm ADV Part 2A, Item 4. Those descriptions detail the goal of each investment model. Each model is created prior to their availability of our retail investors. The models use various objective formulas to decide the securities to buy or sell and the timing of those actions. We rebalance each model not less frequently than monthly. The term rebalance refers to the mechanism used to regularly update the holdings in your accounts. Model holdings may include a blend of Exchange Traded Funds, Bond Funds, individual equities, and U.S. Treasury securities. Unlike mutual funds or other commingled funds, you will own the underlying securities in your accounts. Any specific investment restrictions requested by a client must be agreed to in writing. Imposing certain restrictions may affect the investment performance of your accounts. We do not impose any requirements for you to open or maintain an account with us.

Ask us questions to help you better understand our services: *Given my financial situation, should I choose an investment advisory service? Why or why not? How will you choose investments to recommend to me? What is your relevant experience, including your licenses, education, and other qualifications? What do these qualifications mean?*

Please refer to our [Form ADV Part 2A](#), particularly Items 4 and 7, for more detailed information about our services.

### What fees will I pay?

We charge a percentage of the assets under management for our wealth management services. The fee for our wealth management services is 1.95%. This fee is charged monthly in arrears. We do not normally charge a fee for financial consulting; however, we may charge \$499 for 401(k) guidance, the terms of which are determined on a case-by-case basis.

In addition to our fees, you will incur additional fees and costs related to the investments in your account, as applicable, such as custodian fees, account maintenance fees, transaction costs, surrender charges, wire transfer and electronic fund fees, internal management fees of mutual funds and variable annuities, and other product related fees such as redemption fees

You will pay fees and costs whether you make or lose money on your investments. Fees 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.

Ask us questions to help you better understand the impact of fees and costs on investments: *Help me understand how these fees and costs 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?*

Please refer to our [Form ADV Part 2A](#), particularly Item 5, for more detailed information about our fees and your investment costs.

## **What are your legal obligations to me when acting 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 have a duty to act in your best interest and not put our interests 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 investment advice we provide you. Here are some examples to help you understand what this means.*

Our financial professionals are typically licensed insurance agents. In some instances, your financial professional may recommend an insurance or annuity product as part of your financial plan. Insurance agents are paid sales commissions by the insurance company whose products they sell. That results in a financial incentive to recommend commission-based insurance products to you. You are never obligated to purchase an insurance product from your financial professional. Insurance product sales commissions are separate from our wealth management fees. Additional information is available in ADV Part 2A & 2B.

We provide wealth management services to other-registered investment advisers. We call these services sub-advisory services. We make the same investment models we use for our retail clients to the clients of those investment advisers who have contracted us to provide our sub-advisory services. We are paid a sub-advisory fee based on the assets under management for clients if that investment adviser.

Our affiliate, AdvisorMax, LLC, is a wholesaler of insurance and annuity products to independent insurance agents. AdvisorMax, LLC is paid a commission when one of its wholesale agents sells an insurance product. AdvisorMax, LLC may earn a commission from agents who are our financial professionals and agents who use our sub-advisory services. The commissions paid to AdvisorMax, LLC are not included in the wealth management fees we charge.

Ask us questions to help you better understand our conflicts of interest: *How might your conflicts of interest affect me, and how will you address them?*

Please refer to our [Form ADV Part 2A](#), particularly Items 10 and 11, for more detailed information about our conflicts of interest.

### **How do your financial professionals make money?**

Our financial professionals receive a salary, and a portion of the wealth management fees we charge our clients. This is a conflict of interest because our financial professionals have an incentive to encourage a retail investor to increase the assets in their investment accounts. Our financial professionals also receive additional compensation when they obtain new clients and assets for us. This is a conflict of interest because it creates an incentive for our financial professionals to recommend our investment advisory services to you. Our financial professionals also receive commission-based compensation for the sale of insurance and annuity products. This is a conflict of interest because it creates an incentive for our financial professionals to recommend insurance products to you.

### **Do you or your financial professionals have any legal or disciplinary history?**

Yes. Please visit [www.investor.gov/CRS](http://www.investor.gov/CRS) for free and simple search tools to research our firm and your financial professional.

Ask us questions to help you better understand our disciplinary history: *As a financial professional, do you have any disciplinary history? For what type of conduct?*

### **Additional Information**

You can find additional information about our services in our [Form ADV Part 2A](#). You may request updated information and a copy of our Form CRS Relationship Summary by contacting us at (314) 858-1122 or [FTAcompliance@fta-ria.com](mailto:FTAcompliance@fta-ria.com).

Ask us questions to help you better understand who to contact with any questions or complaints: *Who is my primary contact person? Is he or she 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?*