

Financial & Tax Architects, LLC

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Form ADV Part 2B

Spencer Miller

March 8, 2024

This brochure supplement provides information about Spencer Miller 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 Spencer Miller (CRD #4759628) is available on the SEC's website at www.adviserinfo.sec.gov.

Brochure Supplement – Form ADV Part 2B

Spencer Miller

Investment Advisor Representative

Year of Birth: 1972

Item 2 Educational Background and Business Experience

Educational Background:

- None to report.

Professional Designations:

- **CERTIFIED FINANCIAL PLANNER™** professional: Mr. Miller is certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”). Therefore, Mr. Miller may refer to himself as a **CERTIFIED FINANCIAL PLANNER™** professional or a **CFP®** professional, and may use these and CFP Board’s other certification marks (the “CFP Board Certification Marks”). The **CFP®** certification is voluntary. No federal or state law or regulation requires financial planners to hold the **CFP®** certification. You May find more information about the **CFP®** certification at www.CFP.net.

CFP® professionals have met CFP Board’s high standards for education, examination, experience, and ethics. To become a **CFP®** professional, an individual must fulfill the following requirements:

- **Education** – Earn a bachelor’s degree or higher from an accredited college or university and complete CFP Board-approved coursework at a college or university through a CFP Board Registered Program. The coursework covers the financial planning subject areas CFP Board has determined are necessary for the competent and professional delivery of financial planning services, as well as a comprehensive financial plan development capstone course. A candidate may satisfy some of the coursework requirement through other qualifying credentials. CFP Board implemented the bachelor’s degree or higher requirement in 2007 and the financial planning development capstone course requirement in March 2012. Therefore, a **CFP®** professional who first became certified before those dates may not have earned a bachelor’s or higher degree or completed a financial planning development capstone course.
- **Examination** – Pass the comprehensive **CFP®** Certification Examination. The examination is designed to assess an individual’s ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.
- **Experience** – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.
- **Ethics** – Satisfy the Fitness Standards for Candidates for **CFP®** Certification and

Former CFP® Professionals Seeking Reinstatement and agree to be bound by CFP Board's Code of Ethics and Standards of Conduct ("Code and Standards"), which sets forth the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements to remain certified and maintain the right to continue to use the CFP Board Certification Marks:

- Ethics – Commit to complying with CFP Board's Code and Standards. This includes a commitment to CFP Board, as part of the certification, to act as a fiduciary, and therefore, act in the best interests of the client, at all times when providing financial advice and financial planning. CFP Board may sanction a CFP® professional who does not abide by this commitment, but CFP Board does not guarantee a CFP® professional's services. A client who seeks a similar commitment should obtain a written engagement that includes a fiduciary obligation to the client.
- Continuing Education – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the Code and Standards.

Business Experience:

- Financial and Tax Architects, LLC dba Davinci Wealth Management; Investment Advisor Representative; July 2023 – Present
- Allstate; Financial Advisor; August 2022 – June 2023
- Western Securities; Financial Advisor; January 2013 – July 2022

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

Spencer Miller is a licensed insurance agent. Accordingly, he may recommend insurance products and receive customary commissions as a result. A conflict of interest exists as the receipt of commission creates an incentive for Spencer Miller to recommend insurance products based on the compensation to be received. To mitigate this conflict, Spencer Miller, as a fiduciary, will only recommend insurance products when he believes it to be in the client's best interest. Clients are under no obligation to purchase insurance products through Spencer Miller.

Item 5 Additional Compensation

Mr. Miller does not receive any additional compensation resulting from his advisory activities.

Mr. Miller does not receive performance-based fees.

Item 6 Supervision

Tito Pombra is FTA's Chief Compliance Officer. Tito Pombra and FTA's senior management supervise the advisory activities of Mr. Miller. Tito Pombra can be reached by phone at 650-703-2159 or by email at tpombra@outsourccecco.com.