

Financial & Tax Architects, LLC

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Form ADV Part 2B

Benjamin Rucker

Alan D. Johnson Office Location

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This brochure supplement provides information about Benjamin Rucker that supplements Financial & Tax Architects, LLC's brochure. You should have received a copy of that brochure. Please contact Gordon Haave, 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 Benjamin Rucker (CRD #406697) is available on the SEC's website at www.adviserinfo.sec.gov.

Brochure Supplement – Form ADV Part 2B

Benjamin Rucker

Investment Advisor Representative

Year of Birth: 1942

Item 2 Educational and Business Background

Educational Background:

- No post-secondary education.

Professional Certifications:

Certified Financial Planner® - CFP®

Issuing Organization: Certified Financial Planner Board of Standards, Inc. (CFPBS)

Prerequisites/Experience Required: Must have a bachelor's degree (or higher) from an accredited college or university, and three years of full-time personal financial planning experience.

Educational Requirements: Must complete a CFP®-board registered program or actively hold one of the following: CPA®, ChFC®, CLU®, CFA®, Ph.D. in business or economics, Doctor of Business Administration, or an Attorney's License.

Continuing Education: 30 hours every 2 years

Business Experience:

- Professional Group, Inc.; Founder and President; 06/1976 – Present
- Financial and Tax Architects, LLC; Investment Advisor Representative; 06/2021 – Present

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

Benjamin Rucker is a Maryland licensed insurance agent with Professional Group, Inc. which is based in Maryland. Mr. Rucker founded Professional Group, Inc. and is its President. He devotes approximately 70% of his time to his insurance practice. In his capacity as an agent, he provides advice on various insurance products. Mr. Rucker only sells insurance products in states where he is properly licensed.

This practice represents a conflict of interest. There is a financial incentive for Mr. Rucker to recommend products that pay him a commission or other compensation. The conflict

mitigation steps include disclosures, the Code of Ethics, and Mr. Rucker'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.

AdvisorMax, LLC: AdvisorMax, LLC is an affiliate of FTA which sells insurance and annuity products to FTA clients. 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 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. 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.

Item 5 Additional Compensation

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

Mr. Rucker is not paid performance-based fees.

Item 6 Supervision

Gordon Haave is the Chief Compliance Officer of Financial & Tax Architects, LLC. Gordon Haave and FTA's senior management supervise the advisory activities of Mr. Rucker. Gordon Haave can be reached by phone at 314-377-5565 or by email at ghaave@fta-ria.com.