

Financial & Tax Architects, LLC

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Form ADV Part 2B

Alan B. Schmidt

Alan B. Schmidt Office Location

7800 Equitable Drive, Suite 200

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This brochure supplement provides information about Alan B. Schmidt 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 Alan B. Schmidt (CRD #119169) is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## Brochure Supplement – Form ADV Part 2B

Alan B. Schmidt

Investment Advisor Representative

Year of Birth: 1986

### **Item 2 Educational and Business Background**

#### **Educational Background:**

- Lincoln High School, 2006

#### **Business Experience:**

- Financial and Tax Architects, LLC; Investment Advisor Representative; 04/2020 – Present
- ECA Marketing NFP; Marketing Executive; 07/2019 – Present
- The Financial Fire Marshall; Owner; 11/2017 – 11/2021
- The Diamond Group; Owner; 06/2016 – 11/2017
- United Retirement Consulting; 05/2006 – 06/2016

### **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**

Alan B. Schmidt is also a marketing executive for ECA Marketing, NFP (“ECA”), an insurance field marketing organization. As an ECA marketing executive, Mr. Schmidt recruits insurance agents. The independent insurance agents he recruits on behalf of ECA may use the wholesale insurance services provided by AdvisorMax, LLC. AdvisorMax, LLC is an affiliate of Financial & Tax Architects, LLC. This activity does not present a conflict of interest since Mr. Schmidt’s marketing activities do not include clients of or advisory activities on behalf of Financial & Tax Architects, LLC.

Alan Schmidt is a licensed insurance agent. Mr. Schmidt only offers insurance products in states where he is licensed. This practice represents a conflict of interest. There is a financial incentive for Mr. Schmidt to recommend products that pay him a commission or other compensation. The conflict mitigation steps include disclosures, the Code of Ethics, and Mr. Schmidt’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. Schmidt does not receive additional compensation from his advisory activities. He does receive additional compensation from the outside business activities described above.

Mr. Schmidt 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. Schmidt. Gordon Haave can be reached by phone at 314-377-5565 or by email at Gordon Haave.