Financial & Tax Architects, LLC

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Form ADV Part 2B

Justin Wilke

Justin Wilke Office Location

12412 Powerscourt Dr #25

St. Louis, MO 63131

314-858-1122

November 2024

This brochure supplement provides information about Justin Wilke 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 Justin Wilke (CRD 7173053) is available on the SEC's website at www.adviserinfo.sec.gov.

Brochure Supplement – Form ADV Part 2B

Justin Wilke

Investment Adviser Representative

Year of Birth: 1991

Item 2 Educational Background and Business Experience

Educational Background:

- Saint Louis University, St. Louis Missouri, Bachelors of Science in Finance, 2018

Business Experience:

- Financial and Tax Architects, LLC; Investment Adviser Representative; 10/2024 – Present
- Landlord / Rental Owner; 10/2022 – Present
- Amazon Flex; Driver; 07/2024 – 09/2024
- Plancorp, LLC; Senior Financial Planner; 1/2022 – 02/2024
- The Good Company; Server; 05/2024 – 05/2024
- DISYS / Wells Fargo; Trader – Contractor; 10/2021 – 12/2021
- DISYS / Wells Fargo; Compliance Analyst – Contractor; 03/2021 – 06/2021
- TD Ameritrade / Charles Schwab; New Client Development Group; 09/2019 – 03/2021
- Sugarfire Smoke House; Cook; 09/2017 – 05/2022

Item 3 Disciplinary Information

- Criminal or Civil Action: Criminal or Civil Action: None to report.
- Administrative Proceeding: None to report.
- Self-Regulatory Proceeding: None to report.

Item 4 Other Business Activities

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

Mr. Wilke is the owner of a rental property that accounts for less than 10% of his time and less than 10% of his overall income. The activity is completely separate from his affiliation with Financial and Tax Architects, LLC and does not involve clients of Financial and Tax Architects, LLC.

Item 5 Additional Compensation

Other than his normal compensation from Financial and Tax Architects, LLC and the other business activities described above, Mr. Wilke does not receive any additional compensation.

Mr. Wilke does not receive 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. Wilke. Gordon Haave can be reached by phone at 314-377-5565 or by email at ghaave@fta-ria.com.

He does receive additional compensation from the outside business activities described above.