

Financial & Tax Architects, LLC

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FormADV Part 2B

Catherine Loquet

Catherine Loquet Office Location

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This brochure supplement provides information about Catherine Loquet that supplements Financial & Tax Architects, LLC's brochure. You should have received a copy of that brochure. Please contact Paul Felsch, Chief Compliance Officer, at paul.felsch@fta-ria.com 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 Catherine Loquet (CRD #3021480) is available on the SEC's website at www.adviserinfo.sec.gov.

Brochure Supplement (Part 2B of Form ADV)

Catherine Loquet

Investment Adviser Representative

Year of Birth: 1965

Item 2 Educational Background and Business Experience:

Educational Background:

- Cal Poly Pomona; Master of Arts – English; 1997
- U.C. Berkeley; Bachelor of Arts – Social Welfare; 1987

Business Experience:

- Financial and Tax Architects, LLC; Investment Adviser Representative; 12/2023 – Present
- Advanced Wealth Management, Inc.; Owner/President; 02/2002 – Present
- First Financial Security; National Sales Director; 10/2018 – 09/2019

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

Catherine Loquet is the Owner, President, and a licensed insurance agent of Advanced Wealth Management, Inc., an insurance agency. As part of this outside activity, Ms. Loquet recommends insurance products and receives customary commissions from insurance sales.

This practice represents a conflict of interest. There is a financial incentive for Ms. Loquet to recommend products that pay her a commission or other additional compensation. The conflict mitigation steps include client disclosures, the Code of Ethics, and Ms. Loquet's fiduciary obligation to place the best interests of her client before her own. There is no obligation to purchase insurance products through Ms. Loquet. The decision to purchase such products does not impact the availability or cost of advisory services.

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

Ms. Loquet does not receive additional compensation from her advisory activities. She does receive additional compensation from the outside business activities described above.

Ms. Loquet is not paid performance-based fees.

Item 6 Supervision

Gordon Haave (President and Chief Investment Officer) and FTA's senior management supervise the advisory activities of Ms. Loquet. Gordon Haave can be reached by phone at 314-377-5565 or by email at ghaave@fta-ria.com.