

Financial & Tax Architects, LLC

12412 Powerscourt Drive, Suite 25

Saint Louis, MO 63131

(314)-858-1122

www.fta-ria.com

FormADV Part 2B

Albert Stout

Albert Stout Office Address

9513 Shadow Lane

Knoxville TN 37922

(865) 310-1148

June 2025

This brochure supplement provides information about Albert Stout 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 Albert Stout (CRD #6989340) is available on the SEC's website at www.adviserinfo.sec.gov.

Brochure Supplement – Form ADV Part 2B

Albert Stout

Investment Advisor Representative

Year of Birth: 1950

Item 2 Educational Background and Business Experience

Educational Background:

- King University; BS - Physics; 1971

Business Experience:

- Financial and Tax Architects, LLC; Investment Advisor Representative; 08/2021 – Present
- R and-A TN Inc; President/Insurance Agent; 11/1997 - Present
- Asset Positioning Services, LLC; Investment Advisor Representative; 76/2018 – 07/2021

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

Albert Stout is a licensed insurance agent in the state of Tennessee. He is the President of Rand A, Inc. an insurance agency located at 9041 Executive Park Drive; Suite 250; Office 8; Knoxville TN 37923. Mr. Stout spends approximately 70% of his time in his insurance practice. In that capacity, he provides advice on various insurance products. Mr. Stout 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. Stout to recommend products that pay him a commission or other compensation. The conflict mitigation steps include disclosures, the Code of Ethics, and Mr. Stout'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. Stout does not receive any additional compensation from his advisory activities. Mr. Stout does not receive any performance-based fees.

Item 6 Supervision

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