

Financial & Tax Architects, LLC

12412 Powerscourt Drive, Suite 25

Saint Louis, MO 63131

(314)-858-1122

www.fta-ria.com

Form ADV Part 2B

James Fox

James Fox's Office Location

1415 W. 22nd Street, Regency
Towers

Oak Brook, IL 60523

312-600-4082

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This brochure supplement provides information about James Fox 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 James Fox CRD #5712817 is available on the SEC's website at www.adviserinfo.sec.gov.

Brochure Supplement Form ADV Part 2B

James Fox

Investment Adviser Representative Year of Birth: 1986

Item 2 Educational Background and Business Experience

Educational Background:

- St. Patrick High School; Chicago, IL; High School Diploma; 2005

Business Experience:

- Financial and Tax Architects, LLC; Investment Advisor Representative; 07/2025 – Present
- LPL Enterprise, LLC; Mass Transfer; 11/2024-07/2025
- Pruco Securities, LLC; Registered Representative; 04/2024-11/2024
- The Prudential Insurance Company; Financial Professional; 04/2024-07/2024
- Morgan Stanley; Platinum Relationship Manager; 04/2022-04/2024
- E*Trade Securities & E*Trade Capital Management; Platinum Relationship Manager; 04/2022-04/2024
- Fifth Third Securities; Registered Representative; 02/2021-04/2022
- Fifth Third Bank; Preferred Relationship Manager; 01/2021-04/2022
- TD Ameritrade; Senior Investment Consultant; 02/2019-12/2020

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

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

Item 6 Supervision

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