

Financial & Tax Architects, LLC

12412 Powerscourt Drive, Suite 25

Saint Louis, MO 63131

(314)858-1122

www.fta-ria.com

Form ADV Part 2B

Ryan Hill

Ryan Hill Office Locations

1441 NW 150th St.
Edmond, OK 73013
(405) 726-9292

7633 E 63rd Place Suite 300
Tulsa, OK 74133
(918) 932-1272

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This brochure supplement provides information about Ryan Hill 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 Ryan Hill CRD #7908771 is available on the SEC's website at www.adviserinfo.sec.gov.

Brochure Supplement – Form ADV Part 2B

Ryan Hill

Investment Advisor Representative

Year of Birth: 1979

Item 2 Educational Background and Business Experience

Educational Background:

- University of Oklahoma – Bachelor of Business Administration in Energy Management, Minor in Finance

Business Experience:

- Financial and Tax Architects, LLC; Investment Advisor Representative
02/2025 – Present
- Hill Financial, Inc.; Vice-President/CFO/Managing Member; 01/2018 – Present
- Tiptop Energy & Production US LLC; Senior Landman; 04/2014 – 03/2024
- Cinco Energy Management; Contract In-House Landman; 05/2013–04/2014
- Gulfport Energy Corporation; Contract Land Technician; 01/2012–05/2013
- Yale Oil Association, Inc.; Contract Land Technician; 05/2011–01/2012
- SSI Oil and Gas Accounting Software; Account Manager; 03/2006–05/2011

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

Ryan Hill is the Vice President and CFO of Hill Financial, Inc., an Oklahoma-based insurance agency. Mr. Hill spends approximately 50% of his time in his insurance practice. In that capacity, he will provide advice on various insurance products. Mr. Hill only sells insurance products in states where she is licensed.

This practice represents a conflict of interest. There is a financial incentive for Mr. Hill to recommend products that pay him a commission or other compensation. The conflict mitigation steps include disclosures, the Code of Ethics, and Mr. Hill'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

Ryan Hill does not receive additional compensation from his advisory activities. He does receive additional compensation from the outside business activities described above.

Ryan Hill is not paid performance-based fees.

Item 6 Supervision

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