

Financial & Tax Architects, LLC

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Form ADV Part 2B

Randall Knapp

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This brochure supplement provides information about Randall Knapp 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 Randall Knapp (CRD 6414977) is available on the SEC's website at www.adviserinfo.sec.gov.

Brochure Supplement – Form ADV Part 2B

Randall Knapp

Investment Adviser Representative

Year of Birth: 1972

Item 2 Educational Background and Business Experience

Educational Background:

- Lansing Community College, 1994, Architectural Engineering, Associates Degree

Business Experience:

- Nest Financial Advisors, LLC, President, 10/2024 – Present
- Financial & Tax Architects, LLC, Investment Advisor Representative, 12/2024 – Present
- Integrity Financial Advisors, LLC, Investment Advisor Representative, 07/2018 – 12/2024

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

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

FM0. Sales commissions paid to FTA advisory representatives are separate from FTA's advisory fees.

Item 5 Additional Compensation

Mr. Knapp does not receive any additional compensation resulting from his advisory activities. He does receive additional compensation from the outside business activities described above.

Mr. Knapp does not receive performance-based fees.

Item 6 Supervision

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