

Financial & Tax Architects, LLC

Form CRS (Client Relationship Summary) – January 29, 2026

Introduction

Financial & Tax Architects, LLC ("Us" or "We") is an investment adviser registered with the United States Securities and Exchange Commission. Fees for brokerage and investment advisory services differ among brokers-dealers and investment advisers and it is important for you to understand those differences. *Free and simple tools are available to you to research firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/crs), which also provides educational materials about broker-dealers, investment advisers and investing.*

What investment services and advice can you provide me?

We offer wealth management services to retail investors, which include financial consulting, 401(k) guidance, and portfolio management services. We provide periodic advice and reviews about your investment goals and objectives, personal balance sheet, risk management, retirement, education, and investment planning. In our portfolio management, we will continuously monitor your investment accounts over which you provide us with such authority and provide advice. In your investment advisory agreement with us, you give us the discretion to decide the investments to buy and sell, the amount to buy and sell, and when to buy or sell. Our portfolio management services are centered around a mix of proprietary investment models. Those descriptions detail the goal of each investment model. Each model is created prior to their availability of our retail investors. The models use various objective formulas to decide the securities to buy or sell and the timing of those actions. We rebalance each model not less frequently than monthly. The term rebalance refers to the mechanism used to regularly update the holdings in your accounts. Unlike mutual funds or other commingled funds, you will own the underlying securities in your accounts.

Ask us questions to help you better understand our services: *Given my financial situation, should I choose an investment advisory service? Why or why not? How will you choose investments to recommend to me? What is your relevant experience, including your licenses, education, and other qualifications? What do these qualifications mean?*

Please refer to our [Form ADV Part 2A](#), particularly Items 4 and 7, for more detailed information about our services.

What fees will I pay?

We charge a percentage of the assets under management for our wealth management services. Additionally, the amount of assets in your account affects our advisory fee; the more assets you have in your advisory account, the more you will pay us and thus we have an incentive to increase those assets in order to increase our fee. This fee is charged monthly in arrears. We do not charge a fee for financial consulting or for 401(k) guidance.

In addition to our fees, you will incur additional fees and costs related to the investments in your account, as applicable, such as custodian fees, account maintenance fees, transaction costs, surrender charges, wire transfer and electronic fund fees, internal management fees of mutual funds and variable annuities, and other product related fees such as redemption fees

You will pay fees and costs whether you make or lose money on your investments. Fees will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying.

Ask us questions to help you better understand the impact of fees and costs on investments: *Help me understand how these fees and costs might affect my investments? If I give you \$10,000 to invest, how much will go to fees and costs, and how much will be invested for me?*

Please refer to our [Form ADV Part 2A](#), particularly Items 5 and 12, for more detailed information about our fees and your investment costs.

What are your legal obligations to me when acting as my investment adviser? How else does your firm make money and what conflicts of interest do you have?

When we act as your investment adviser, we have a duty to act in your best interest and not put our interests ahead of yours. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice we provide you. Here are some examples to

help you understand what this means.

Our financial professionals are typically licensed insurance agents. In some instances, your financial professional may recommend an insurance or annuity product as part of your financial plan. Insurance agents are paid sales commissions by the insurance company whose products they sell. That results in a financial incentive to recommend commission-based insurance products to you. You are never obligated to purchase an insurance product from your financial professional. Insurance product sales commissions are separate from our wealth management fees. Additional information is available in ADV Part 2A & 2B.

We provide wealth management services to other-registered investment advisers. We call these services sub-advisory services. We make the same investment models we use for our retail clients to the clients of those investment advisers who have contracted us to provide our sub-advisory services. We are paid a sub-advisory fee based on the assets under management for clients if that investment adviser.

Our affiliate, AdvisorMax, LLC, is a wholesaler of insurance and annuity products to independent insurance agents. AdvisorMax, LLC is paid a commission when one of its wholesale agents sells an insurance product. AdvisorMax, LLC may earn a commission from agents who are our financial professionals and agents who use our sub-advisory services. The commissions paid to AdvisorMax, LLC are not included in the wealth management fees we charge.

Additionally, our affiliate, FTA Tax Services, LLC offers certain tax planning, tax return preparation, and/or accounting services. These services are separate and distinct from the investment advisory services provided by FTA and are provided only pursuant to a separate written engagement with FTA Tax Services, LLC. Clients who elect to use FTA Tax Services for their tax and accounting needs will pay fees to FTA Tax Services in addition to fees paid to FTA.

Ask us questions to help you better understand our conflicts of interest: *How might your conflicts of interest affect me, and how will you address them?*

Please refer to our [Form ADV Part 2A](#), particularly Items 10 and 11, for more detailed information about our conflicts of interest.

How do your financial professionals make money?

Our financial professionals receive a salary, and a portion of the wealth management fees we charge our clients. This is a conflict of interest because our financial professionals have an incentive to encourage a retail investor to increase the assets in their investment accounts. Our financial professionals also receive additional compensation when they obtain new clients and assets for us. This is a conflict of interest because it creates an incentive for our financial professionals to recommend our investment advisory services to you. Our financial professionals also receive commission-based compensation for the sale of insurance and annuity products. This is a conflict of interest because it creates an incentive for our financial professionals to recommend insurance products to you.

Do you or your financial professionals have any legal or disciplinary history?

Yes. Please visit www.investor.gov/CRS for free and simple search tools to research our firm and your financial professional.

Ask us questions to help you better understand our disciplinary history: *As a financial professional, do you have any disciplinary history? For what type of conduct?*

Additional Information

You can find additional information about our services in our [Form ADV Part 2A](#). You may request updated information and a copy of our Form CRS Relationship Summary by contacting us at (314) 858-1122 or FTAcompliance@fta-ria.com.

Ask us questions to help you better understand who to contact with any questions or complaints: *Who is my primary contact person? Is he or she a representative of an investment adviser or a broker-dealer? Who can I talk to if I have*

EXHIBIT A
MATERIAL CHANGES TO CLIENT RELATIONSHIP SUMMARY

Since the last updating of this Client Relationship summary in March 2025, we updated information concerning our fees in connection with a fee schedule update, effective February 1, 2026. Please refer to Item 5 of the Form ADV Part 2A for details.

We also updated information to reflect the addition of our affiliate, FTA Tax Services, LLC.