

Financial & Tax Architects, LLC

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FormADV Part 2B

Joseph Goh

Joseph Goh's Office Location

6860 N Dallas Pkwy, Suite 200

Plano, TX 75024

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This brochure supplement provides information about Joseph Goh that supplements Financial & Tax Architects, LLC's brochure. You should have received a copy of that brochure. Please contact Paul Felsch, Chief Compliance Officer, 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 Joseph Goh CRD #6881039 is available on the SEC's website at www.adviserinfo.sec.gov.

Brochure Supplement – Form ADV Part 2B

Joseph Goh

Investment Adviser Representative

Year of Birth: 06/13/1965

Item 2 Educational Background and Business Experience

Educational Background:

- University of Strathclyde, Master of Business Administration (Strategic Planning), 1997-1999
- Chartered Marketing Institute of UK, Diploma in Marketing, 1992

Professional Licenses & Certifications:

- Series 65
- Chartered Financial Consultant (ChFC)
- Retirement Income Certified Professional (RICP)

Business Experienced:

- Financial and Tax Architects, LLC; Financial Advisor; 12/2025-Present
- Kingdom Estate Realty LLC; Realtor; 03/2017-Present
- LPL Financial; Financial Planner; 11/2024-12/2025
- Prudential Financial; Financial Planner; 06/2018-12/2025
- Pruco Securities, LLC.; Registered Representative; 06/2018-11/2024
- Ameriprise Financial; Financial Advisor; 11/2017-05/2018
- ViSenze Pte Ltd.; Business Development; 03/2017-12/2017
- Coppell Realty; Realtor; 06/2016-03/2017
- Tanisys Technology; Business Development; 02/2014-01/2017
- Coldwell Bankers Realty; Realtor; 12/2013-02/2015
- Computer Service Technology Inc; Business Development; 05/1997-10/2013

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

Joseph Goh is a Realtor at Kindgom Estate Realty, LLC where he spends 20 hours per month during non-trading hours.

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

Mr. Goh does not receive performance-based fees.

Mr. Goh does receive additional compensation resulting from his realtor activities at Kingdom Estate Realty.

Item 6 Supervision

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