

Financial & Tax Architects, LLC

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Form ADV Part 2B

Justin Yoo

Justin Yoo's Office Location

5350 Spectrum Drive

Frederick, MD 21703

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This brochure supplement provides information about Justin Yoo that supplements Financial & Tax Architects, LLC's brochure. You should have received a copy of that brochure. Please contact Gordon Haave, 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 Justin Yoo CRD # 8082762 is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

Justin Yoo

Investment Adviser Representative

Year of Birth: 1989

**Item 2 Educational Background and Business Experience**

**Educational Background**

- University of Marland, College Park; Bachelor of Science – Chemical Engineering; 2011

**Business Experience:**

- RYU Financial, Inc.; President; 09/2025 – Present
- Financial and Tax Architects, LLC; Investment Advisor Representative; 04/2025 – Present
- Bravium Consulting; Sr. Program Manager; 02/2022 – 03/2025
- Element Materials Technology; PMBD Manager; 11/2011 – 12/2022

**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**

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

Mr. Yoo does not receive performance-based fees.

**Item 6 Supervision**

Gordon Haave and FTA's senior management supervise the advisory activities of Justin Yoo. Gordon Haave can be reached by phone at 314-377-5565 or by email at [ghaave@fta-ria.com](mailto:ghaave@fta-ria.com).

He does receive additional compensation from the outside business activities described above.