Financial & Tax Architects, LLC

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Saint Louis, MO 63131

(314)858-1122

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Form ADV Part 2B

Brian White

Brian White Office Location

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

September 2026

This brochure supplement provides information about Brian White 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 Brian White CRD #6834445 is available on the SEC's website at www.adviserinfo.sec.gov.

Brochure Supplement – Form ADV Part 2B

Brian White

Investment Advisor Representative

Year of Birth: 1972

Item 2 Educational Background and Business Experience

Educational Background:

- Southern Nazarene University – Master of Science, Business Management, 2000
- University of Central Oklahoma – Bachelor of Arts, 1996

Business Experience:

- Financial and Tax Architects, LLC; Investment Advisor Representative 09/2026 – Present
- Empower Advisory Group, LLC; Investment Advisor Representative; 10/2022 – 02/2026
- Charles Schwab & Co, Inc.; Investment Advisor Representative; 10/2021 – 09/2022
- Farmers Insurance; Agency Owner; 11/2019 – 10/2022
- Bank of America Merrill Lynch.; Financial Solutions Advisor Stage I; 04/2019 – 11/2019
- Edward Jones; Financial Advisor; 08/2017 – 04/2019
- Vaterott Educational Centers, Inc.; Instructor; 03/2017 – 08/2017
- Dell, Inc.; Senior Manager; 10/2013 – 03/2017

Item 3 Disciplinary Information

- Criminal or Civil Action: None to report.
- Administrative Proceeding: None to report.
- Self-Regulatory Proceeding: None to report.
- Internal Review: On 12/23/2025, Empower Financial Services, Inc. initiated an internal review of Brian after a routine department audit revealed he may have engaged in call avoidance — intentionally dialing certain phone numbers to artificially inflate call activity and meet minimum activity standards for his role. The review concluded on 01/07/2026, with the Firm determining that Brian did engage in call avoidance activities during the 2025 review period. This matter was reported on

Form U5 under Question 7B (Internal Review) by Empower Financial Services, Inc., filed 02/04/2026.

Item 4 Other Business Activities

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

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

Brian White is not paid performance-based fees.

Item 6 Supervision

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