Financial & Tax Architects, LLC

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Form ADV Part 2B

Michael Wofsey

Michael Wofsey Office Location

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November 2026

This brochure supplement provides information about Michael Wofsey 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 Michael Wofsey (CRD # 6132603) is available on the SEC's website at www.adviserinfo.sec.gov.

Brochure Supplement – Form ADV Part 2B

Michael Wofsey

Investment Advisor Representative

Year of Birth: 1977

Item 2 Educational Background and Business Experience

Educational Background:

- N/A

Business Experience:

- Financial and Tax Architects, LLC; Investment Advisor Representative; 09/2020 – Present
- Summit Financial & Tax, LLC; Co-Owner; 11/2026 – Present
- Money Concepts Capital Corp.; Registered Representative; 01/2013 – 08/2020
- Summer Associates, Inc.; Office Manager; 03/2002 – 08/2020

Item 3 Disciplinary Information

- Criminal or Civil Action: None to report.
- Administrative Proceeding: None to report.
- Self-Regulatory Proceeding: None to report.

Item 4 Other Business Activities

Michael Wofsey is also a licensed insurance agent in the states of Connecticut and Idaho. Mr. Wofsey spends approximately 70% of his time on his insurance practice. In that capacity, he will provide advice on various insurance products. Mr. Wofsey only sells insurance products in states where he is licensed. This practice represents a conflict of interest. There is a financial incentive for Mr. Wofsey to recommend products that pay him a commission or other compensation. The conflict mitigation steps include disclosures, the Code of Ethics, and Mr. Wofsey'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"). An 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.

Summit Financial & Tax, LLC: Mr. Wofsey and his father, Keith Wofsey, each own 50% of Summit Financial & Tax, LLC ("Summit"), which provides individual and small business tax preparation services. Mr. Wofsey spends approximately 30% of his working time on Summit and is compensated through fees for tax services and his share of Summit's ownership income. Summit is a separate business and is not affiliated with FTA. No investment advisory, securities, or insurance business is conducted through Summit.

Some Summit tax clients are, or may become, FTA advisory clients, and some FTA clients may use Summit for tax preparation. This creates conflicts of interest. Because Mr. Wofsey is compensated by both firms, he has a financial incentive to recommend Summit's tax services to FTA clients and to recommend FTA's advisory services, or insurance products on which he earns commissions, to Summit clients. His work at Summit also gives him access to clients' tax information, which could be used to identify or solicit advisory or insurance business.

FTA addresses these conflicts in several ways. When Mr. Wofsey recommends Summit to an FTA client, or FTA to a Summit client, he will disclose that the two are separate firms, that he has an ownership interest in and is compensated by Summit, and that the client is under no obligation to use either firm. FTA client information is not shared with Summit unless the client directs or consents to it in writing, and FTA client and prospect information is not used to market Summit's services. Summit business is conducted on Summit's own systems and does not use FTA's name or branding. Clients are free to use any tax preparer they choose. Mr. Wofsey is also subject to FTA's Code of Ethics and his fiduciary obligation to place the best interest of the client first.

Item 5 Additional Compensation

Mr. Wofsey does not receive additional compensation from his advisory activities. He does receive additional compensation from the outside business activities described above, including insurance commissions and, from Summit Financial & Tax, LLC, fees for tax services and ownership income.

Mr. Wofsey is not paid performance-based fees.

Item 6 Supervision

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