

Item 1 Cover Page



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TFA Wrap Fee Program Brochure

This TFA Wrap Fee Program brochure provides information about the qualifications and business practices of Fund Architects, LLC. If you have any questions about the contents of this brochure, please contact us at (866) 539-4186. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

Additional information about Fund Architects, LLC also is available on the SEC's website at www.adviserinfo.sec.gov. Clients can search this site by using Advisor's name or by an identification number known as a CRD number. The CRD number for Advisor is 145395.

Item 2 Material Changes

Since our last brochure update was filed in March 2013, the following changes have occurred:

- As of January 2014, Mr. Henry Ma is no longer a member of the Fund Architects Investment Committee. His duties are assumed by the remaining members of the Committee.
- Renown Wealth Advisors, LLC. changed its name to FA Advisor Network, LLC. Fund Architects owns a controlling interest in FA Advisor Network, LLC

No other material changes have been identified at this time.

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Item 4 Services, Fees and Compensation

Services

For certain clients, Fund Architects, LLC (the “Advisor”) may manage client portfolios by allocating portfolio assets among various mutual funds and exchange traded funds (together “funds”) on a discretionary basis using one or more of its proprietary investment strategies (collectively referred to as “investment strategy”). In so doing, the Advisor shall buy, sell, exchange and/or transfer shares of funds based upon the investment strategy.

In addition clients may, in writing, place reasonable limitations upon the Advisor’s discretionary authority. The investment strategy may involve an above-average portfolio turnover that could negatively impact upon the net after-tax gain experienced by an individual client. Securities in the investment strategy are usually exchanged and/or transferred without regard to a client’s individual tax ramifications. Certain investment opportunities that become available to the Advisor’s clients may be limited. For example, various mutual funds or insurance companies may limit the ability of the Advisor to buy, sell, exchange or transfer securities consistent with its investment strategy. In order to meet its fiduciary duties to all of its clients, the Advisor will endeavor to allocate investment opportunities among its clients on a fair and equitable basis. Participation in the Advisor’s investment strategy carries additional risk to clients in that a mutual fund or insurance company may unilaterally restrict and/or prohibit the Advisor’s trading activities thus prohibiting it from managing the assets consistent with the investment strategy.

When a client is referred to the Advisor by third-party investment advisor, all applicable contracts and account paperwork will be completed by the client with the assistance of the introducing advisor. The introducing advisor will obtain the necessary financial data from the client, assist the client in determining suitability, and help the client to set the appropriate investment objectives. The introducing advisor will then provide all necessary information to Advisor. The introducing advisor will meet with the client periodically to review the client’s financial situation, investment objectives, and current portfolios and then make any necessary changes to the portfolio strategy selection, notice of which will be sent to the Advisor. The introducing advisor will be responsible for providing the Advisor’s disclosure brochure.

Advisor will have the power and authority, as granted by the client to make investment decisions over the portion of the client’s assets managed by Advisor.

Fees and Compensation

Clients may choose to pay a fee to participate in a wrap program sponsored by the Advisor (known as the “Wrap Program Fee”). The Wrap Program Fee includes any charges paid to the Advisor and an asset based custodial charge designed to cover transaction fees incurred within the account.

Fee Schedule

<u>Account Balance</u>	<u>Wrap Program Fee</u>	<u>Introducing Advisor’s Fee</u>	<u>Total Fee</u>
All Accounts	0.58%	0% - 1.67%	0.58% - 2.25%

Certain fees are not included in the Wrap Program Fee, the most significant of which is the fee charged by the introducing advisor. For more information, see ‘Other Issues Relating to Fees’ below.

The Wrap Program Fee is not negotiable.

Other Issues Relating to Fees

Since transaction fees are covered by an asset based custodial charge within the Wrap Program Fee, the client may pay more or less for the Advisor’s services by participating in the wrap program. The factors effecting this determination are the size of the account being managed, and the number of transaction that occur within the account.

The Wrap Program Fee does not cover certain charges associated with securities transactions in clients’ accounts, including: (i) the internal charges and fees that may be imposed by any Funds, (such as operating expenses, management fees, redemption fees, 12b-1 fees and other fees and expenses. Further information regarding charges and fees assessed by Funds may be found in the appropriate prospectus or offering document) or other regulatory fees; (ii) dealer markups, markdowns or spreads charged on transactions in over-the counter securities; (iii) any brokerage commissions or other charges, including contingent deferred sales charges (“CDSC”), charged upon the liquidation of “in-kind assets” that are transferred in the account, (iv) taxes, (v) the charge to carry tax lot information on transferred mutual funds or other investment vehicles, (vi) any optional services, including wire fees or transfer charges associated with a client’s withdrawals.

In addition to the redemption fees described above, a client may incur redemption fees, when the Advisor determines that it is in the client’s overall interest, in conjunction with the stated goals of the investment strategy, to divest from certain Funds prior to the expiration of the minimum holding period of the Funds.

Some mutual funds also assess redemption fees to investors upon the short-term sale of its funds. Depending on the particular mutual fund, this may include sales for

rebalancing purposes. Please see the prospectus for the specific mutual fund for detailed information regarding such fees.

Item 5 Account Requirements and Types of *Clients*

Fund Architects, LLC is an SEC registered investment adviser providing investment management services to individuals, private pension and profit sharing plans, trusts, estates, charitable organizations, corporations and business entities.

Fund Architects' account minimums are determined separately for each platform our models are offered. Generally a \$25,000 to \$50,000 minimum is required for new accounts, although we may waive the account minimum from time to time at our discretion.

Item 6 Portfolio Manager Selection and Evaluation

Fund Architects typically invests in 10-20 mutual fund or exchange-traded funds (ETFs) for our clients. Each of these funds or ETFs invests in anywhere from 30-1000 individual stocks, bonds, futures or options.

Each of our clients is assigned to an investment strategies that range from Growth, which has almost all of its money invested in equities, to Defensive, which has around 20% of the money invested in equities, with the rest in bonds and other investments.

Clients will also have access to Fund Architects' ViewPoint Portfolios, which do not invest client assets according to a stated risk tolerance. Instead, ViewPoint Portfolios are managed to an investment theme (such as Global Austerity or Asia Rising). It is the client's responsibility to instruct Fund Architects to change their investment model when the client's viewpoint changes.

Fund Architects investment decisions rely on information from the economy, financial markets, and fund manager performance and analysis. The economic analysis helps drive asset allocation (for example, stocks, bonds, or cash), sector selection (for example, technology stocks or energy stocks), and manager selection (aggressive vs. defensive managers). Our economic analysis focuses on economic data from government statistical agencies, private data sources, and the business press. This data may include: GDP, jobs data, leading economic indicators, housing prices, consumption, industrial production, retail sales, inflation, Federal reserve statements and policies. Financial market data helps us decide which investments are undervalued in the markets and so affects our asset allocation, sector selection and manager selection decisions. This data may include stock market prices, valuation ratios (such as the price-to-earnings ratio), and interest rates. Fund manager performance and portfolio data helps Fund Architects make fund selection decisions and may include: specific time-period performance (a fund's return in 2008), trailing-time period performance (a fund's return over the past three years), risk measures (how much the

fund goes up and down relative to other funds or indexes), risk-adjusted performance measures (a measure that combines return measures and risk measures), correlation measures (how much a fund goes down as other funds go down), portfolio characteristics (for example, large companies vs. small companies, or banks vs. utilities), manager history and tenure, expenses, portfolio structure and turnover.

Fund Architects portfolios are not rebalanced based on time, but rather based on market conditions and client-specific considerations.

Fund Architects does not have a third party review its performance information. There is therefore no guarantee that performance is calculated in accordance with any industry or other standards. The Advisor uses an asset weighted average of all accounts included in a model over the stated period. The performance results are reported net of all Advisor fees, Fund expenses, soliciting advisor fees, transaction charges and other custodial charges, including any asset based wrap fees, redemption fees, and short-term trading fees. The performance results are meant to show the net client experience.

Item 7 *Client Information Provided to Portfolio Managers*

Fund Architects does not distribute client information to any third-party vendors.

Item 8 *Client Contact with Portfolio Managers*

You may be limited in your ability to speak directly with Fund Architects regarding your account and participation in the wrap program. However, your introducing advisor or agent is available to address any questions, issues or concerns you may have about Fund Architects and its recommendations.

Item 9 *Additional Information*

Disciplinary Information

Neither the Advisor, nor its management persons, has been involved in disciplinary or legal events regarding its advisory business or the integrity of management of client's accounts.

Other Financial Industry Activities and Affiliations

While Advisor's only business activity involves providing investment advice to clients, some Investment adviser representatives are involved in other activities. Burt Snover

and Keith Reed are also independently licensed as independent insurance agents for various insurance companies and agencies. Burt Snover is also the owner and President of Timmons/CompEdge Agency Corp. (dba CompEdge Financial) which is an insurance brokerage.

Keith Reed owns and operates a duly licensed insurance agency The Money Group, LLC. Burt Snover conducts fixed insurance business in a sole proprietor capacity using the name Foresight Financial Group. Clients should be aware that Mr. Snover and Mr. Reed will generally only recommend insurance products of those companies for whom they are sales agents and with which they are familiar with the benefits, exclusions and other terms. A conflict of interest exists to the extent that the Advisor recommends the purchase of insurance products where the Advisor's Investment adviser representatives receive insurance commissions or other additional compensation.

Burt Snover and Keith Reed are registered representatives of Transamerica Financial Advisors, Inc. Burt Snover is also an investment advisor representatives of Transamerica Financial Advisors, Inc.

Clients should also be aware that Advisor's principal officers are landlords and owners of their own rental property. This business does not involve Advisor's clients in anyway. Approximately, 5% of their time is dedicated to this business.

Advisor's principal officers are also general partners of family limited partnerships that have been established solely for personal purposes. These activities comprise a very small portion of their time and to do not involve clients in anyway.

Advisor is the controlling owner of FA Advisor Network, LLC (FAAN), an investment adviser registered with the SEC. FAAN provides financial planning, consulting and other investment advisory services to its retail clients. Services provided by FAAN are not available to clients of unaffiliated investment advisory firms using Advisor as a third party money manager firm.

FAAN clients that are in need of on-going investment management services will generally be referred to Advisor. In these situations, FAAN serves as an affiliated solicitor to Advisor and will receive a portion of the overall advisory fee paid by the client to Advisor. Please refer to Item 14 for more details regarding our relationship with FAAN.

Code of Ethics, Participation or Interest in Client Transactions and Personal Trading

The Advisor and persons associated with the Advisor ("Associated Persons") are not permitted to buy or sell securities that it also recommends to clients consistent with the Advisor's policies and procedures.

The Advisor has adopted a code of ethics that sets forth the standards of conduct expected of its associated persons and requires compliance with applicable securities laws ("Code of Ethics"). In accordance with Section 204A of the Advisers Act, its Code of Ethics contains written policies reasonably designed to prevent the unlawful use of material non-public information by the Advisor or any of its associated persons. The Code of Ethics also requires that certain of the Advisor's personnel (called "Access Persons") report their personal securities holdings and transactions and obtain pre-approval of certain investments such as initial public offerings and limited offerings.

Clients may contact the Advisor to request a copy of its *Code of Ethics*.

Unless specifically permitted in the Advisor's *Code of Ethics*, none of the Advisor's *Access Persons* may effect for themselves or for their immediate family (i.e., spouse, minor children, and adults living in the same household as the *Access Person*) any transactions in a security which is being actively purchased or sold, or is being considered for purchase or sale, on behalf of any of the Advisor's clients.

When the Advisor is purchasing or considering for purchase any security on behalf of a client, no *Access Person* may effect a transaction in that security prior to the completion of the purchase or until a decision has been made not to purchase such security. Similarly, when the Advisor is selling or considering the sale of any security on behalf of a client, no *Access Person* may effect a transaction in that security prior to the completion of the sale or until a decision has been made not to sell such security. These requirements are not applicable to: (i) direct obligations of the Government of the United States; (ii) money market instruments, bankers' acceptances, bank certificates of deposit, commercial paper, repurchase agreements and other high quality short-term debt instruments, including repurchase agreements; (iii) shares issued by mutual funds or money market funds; and (iv) shares issued by unit investment trusts that are invested exclusively in one or more mutual funds.

Review of Accounts

For those clients to whom the Advisor provides investment management services, the Advisor monitors those portfolios as part of an ongoing process while regular account reviews are conducted on at least a monthly basis. Such reviews are conducted primarily by Burt Snover. All investment advisory clients are encouraged to discuss their needs, goals, and objectives with the Advisor and to keep the Advisor informed of any changes thereto. The Advisor or a representative on behalf of the Advisor or the client's investment advisor shall contact ongoing investment advisory clients at least annually to review its previous services and/or recommendations and to discuss the impact resulting from any changes in the client's financial situation and/or investment objectives.

Unless otherwise agreed upon, clients are provided with transaction confirmation notices and regular summary account statements directly from the broker-dealer or

custodian for the client accounts. Those clients to whom the Advisor provides investment advisory services will also receive a report from the Advisor that may include such relevant account and/or market-related information such as an inventory of account holdings and account performance as clients may request from time to time.

Client Referrals and Other Compensation

The Advisor may receive from one of our qualified custodians, Pershing, without cost to the Advisor, computer software and related systems support, which allow the Advisor to better monitor client accounts maintained at Pershing. The Advisor may receive the software and related support without cost because the Advisor renders investment management services to clients that maintain assets at Pershing. The software and related systems support may benefit the Advisor, but not its clients directly. In fulfilling its duties to its clients, the Advisor endeavors at all times to put the interests of its clients first. Clients should be aware, however, that the Advisor's receipt of economic benefits from a broker-dealer creates a conflict of interest since these benefits may influence the Advisor's choice of broker-dealer over another broker-dealer that does not furnish similar software, systems support, or services.

Advisor may also receive monthly or quarterly retention compensation for providing educational opportunities, on-site training, travel expenses, conference calls and advertising costs.

Additionally, the Advisor may receive the following benefits from Transamerica Financial Advisors, Inc./Pershing through the TFA RIA Services: receipt of duplicate client confirmations and bundled duplicate statements; access to a trading desk that exclusively services its Registered Investment Advisor Group participants; access to block trading which provides the ability to aggregate securities transactions and then allocate the appropriate shares to client accounts; and access to an electronic communication network for client order entry and account information.

If a client is introduced to the Advisor by either an unaffiliated or an affiliated solicitor, the Advisor may pay that solicitor a referral fee in accordance with the requirements of Rule 206(4)-3 of the Advisers Act and any corresponding state securities law requirements. Any such referral fee may be paid from the Advisor's investment management fee or be charged as an additional fee to the client, which relationship shall be disclosed. If the client is introduced to the Advisor by an unaffiliated solicitor, the solicitor shall provide the client with a copy of the Advisor's written disclosure statement which meets the requirements of Rule 204-3 of the Advisers Act and a copy of the solicitor's disclosure statement containing the terms and conditions of the solicitation arrangement including compensation. Any affiliated solicitor of the Advisor shall disclose the nature of his/her relationship to prospective clients at the time of the solicitation and will provide all prospective clients with a copy of the Advisor's written disclosure statement at the time of the solicitation. In addition, as discussed above, the Advisor may charge a one-time fee on all new assets to compensate wholesalers to the firm.

As noted in Item 10 of this brochure, we accept client referrals from our affiliated investment advisory firm, FA Advisor Network, LLC. (FAAN). We maintain controlling ownership interest in FAAN. When FAAN clients are referred to Advisor, FAAN serves as an affiliated solicitor and will receive a portion of the overall advisory fee paid by the client to Advisor. Because FAAN receives a portion of the fee charged by Advisor and is a related person to Advisor, FAAN has an economic incentive and therefore conflict of interest to refer clients to Advisor over other third-party investment advisory firms. There may be other third-party investment advisor firms more appropriate or suitable for FAAN clients, but because of Advisor's controlling ownership interest in FAAN, Advisor is favored by FAAN over other third party investment advisor firms. FAAN clients will receive a copy of the FAAN Form ADV Part 2. FAAN financial planning and consulting clients must execute a written agreement with FAAN. FAAN clients that are referred to Advisor for its investment management services must execute Advisor's Investment Management Agreement which will list FAAN as the Introducing Advisor and Solicitor.

Due to our ownership interest in FAAN, we have a potential conflict of interest to prefer FAAN and its clients over other, unaffiliated investment advisors that refer clients to our firm. As a controlling owner of FAAN, we provide certain services and have certain obligations to FAAN that we do not provide to unaffiliated investment advisor firms. We offer general business support, marketing assistance and compliance support to FAAN that we do not offer to unaffiliated investment advisors.

Financial Information

The Advisor does not require or solicit prepayment of more than \$1,200 in fees, six or more months in advance, and therefore is not required to provide financial information

Item 10 Requirements for State-Registered Advisers

Fund Architects, LLC is an SEC registered investment advisor.