

Brochure

Form ADV Part 2A

Item 1 - Cover Page

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This brochure provides information about the qualifications and business practices of Financial Architects, LLC. If you have any questions about the contents of this brochure, please contact us at (770) 517-8160 or info@FinancialArchitectsLLC.com. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state authority.

Financial Architects, LLC is an investment advisory firm registered with the appropriate regulatory authority. Registration does not imply a certain level of skill or training. Additional information about FA also is available on the SEC's website at www.AdviserInfo.sec.gov.

Item 2 - Material Changes

There have been no material changes made to our brochure since our last annual update was filed on February 1st, 2023. Our Brochure is available to clients at any time upon request.

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Item 4 - Advisory Business

General Information

Financial Architects, LLC (“FA”) was formed in 2005, and provides financial planning, portfolio management, and general consulting services to its clients.

David E. Hultstrom and Anitha G. Rao are the principal owners of FA. Please see Brochure Supplements, Exhibit A, for more information on the principal owners who formulate investment advice and have direct contact with clients, or have discretionary authority over client accounts.

As of December 31, 2023, FA managed \$137,185,202.00 on a discretionary basis, and no assets on a non-discretionary basis.

Services Provided

At the outset of each client relationship, FA spends time with the client, asking questions, discussing the client’s investment experience and financial circumstances, and broadly identifying major goals of the client.

Clients may elect to retain FA to prepare a full financial plan. This written report is presented to the client for consideration. In many cases, clients subsequently retain FA to manage the investment portfolio on an ongoing basis.

For those financial planning clients making this election, and for other clients who do not need financial planning but retain FA for portfolio management services, based on all the information initially gathered, FA generally develops with each client:

- a financial outline for the client based on the client’s financial circumstances and goals, and the client’s risk tolerance level (the “Financial Profile” or “Profile”); and
- the client’s investment objectives and guidelines (the “Investment Plan” or “Plan”).

The Financial Profile is a reflection of the client’s current financial picture and a look to the future goals of the client. The Investment Plan outlines the types of investments FA will make on behalf of the client to meet those goals. The Profile and the Plan are discussed regularly with each client, but are not necessarily written documents.

Finally, where FA provides only general consulting services, FA will work with the client to prepare an appropriate summary of the specific project(s) to the extent necessary or advisable under the circumstances.

Financial Planning

One of the services offered by FA is financial planning, described below. This service may be provided as a stand-alone service, or may be coupled with ongoing portfolio management. Financial planning generally includes advice that addresses one or more areas of a client’s financial situation, such as estate planning, risk management, budgeting and cash flow controls, retirement planning, education funding, and investment portfolio design. Depending on a client’s particular situation, financial planning may include some or all of the following:

- Gathering factual information concerning the client’s personal and financial situation;
- Assisting the client in establishing financial goals and objectives;

- Analyzing the client's present situation and anticipated future activities in light of the client's financial goals and objectives;
- Identifying problems foreseen in the accomplishment of these financial goals and objectives and offering alternative solutions to the problems;
- Making recommendations to help achieve retirement plan goals and objectives;
- Designing an investment portfolio to help meet the goals and objectives of the client;
- Evaluating estate planning;
- Assessing risk and reviewing basic life, health, and disability insurance needs; or
- Reviewing goals and objectives and measuring progress toward these goals.

Once financial planning advice is given, the client may choose to have FA implement the client's financial plan and manage the investment portfolio on an ongoing basis. However, the client is under no obligation to act upon any of the recommendations made by FA under a financial planning engagement and/or engage the services of any recommended professional. If the client engages any professional (i.e. attorney, accountant, insurance agent, etc.), recommended or otherwise, and a dispute arises thereafter relative to such engagement, the client agrees to seek recourse exclusively from the engaged professional. At all times, the engaged licensed professional[s] (i.e. attorney, accountant, insurance agent, etc.), and not FA, shall be responsible for the quality and competency of the services provided.

Portfolio Management

Under most circumstances, clients wishing to engage FA for portfolio management services must initially hire FA to prepare a financial plan (see previous section). FA may make limited exceptions to this requirement at its sole discretion. Portfolio management services provide implementation of the Investment Plan, which is incorporated within the Financial Blueprint and developed for the client during the planning process. The Investment Plan will be updated from time to time when requested by the client, or when determined to be necessary or advisable by FA based on updates to the client's financial or other circumstances.

To implement the client's Investment Plan, FA will manage the client's investment portfolio on a discretionary basis. As a discretionary investment advisor, FA will have the authority to supervise and direct the portfolio without prior consultation with the client.

Notwithstanding the foregoing, clients may impose certain written restrictions on FA in the management of their investment portfolios, such as prohibiting the inclusion of certain types of investments in an investment portfolio or prohibiting the sale of certain investments held in the account at the commencement of the relationship. Each client should note, however, that restrictions imposed by a client may adversely affect the composition and performance of the client's investment portfolio. Each client should also note that his or her investment portfolio is treated individually by giving consideration to each purchase or sale for the client's account. For these and other reasons, performance of client investment portfolios within the same investment objectives, goals and/or risk tolerance may differ and clients should not expect that the composition or performance of their investment portfolios would necessarily be consistent with similar clients of FA.

General Consulting

In addition to the foregoing services, FA may provide general consulting services to clients. These services are generally provided on a project basis, and may include, without limitation, providing expert witness testimony, serving on or advising third-party investment committees, analysis of

investment portfolios as well as other matters specific to the client as and when requested by the client and agreed to by FA. The scope and fees for consulting services will be negotiated with each client at the time of engagement for the applicable project.

General Disclosures

Retirement Rollovers-Conflict of Interest: A client or prospective client leaving an employer typically has four options regarding an existing retirement plan (and may engage in a combination of these options): (i) leave the money in the former employer's plan, if permitted, (ii) roll over the assets to the new employer's plan, if one is available and rollovers are permitted, (iii) roll over to an Individual Retirement Account ("IRA"), or (iv) cash out the account value (which could, depending upon the client's age, result in adverse tax consequences). If FA provides a recommendation as to whether a client should or should not engage in a rollover, FA is acting as an ERISA fiduciary by making such recommendation. Furthermore, if FA recommends that a client roll over their retirement plan assets into an account to be managed by FA, such a recommendation creates a conflict of interest if FA will earn new (or increase its current) compensation as a result of the rollover.

Socially Responsible Investing Limitations. Socially Responsible Investing involves the incorporation of Environmental, Social and Governance considerations into the investment due diligence process ("ESG"). There are potential limitations associated with allocating a portion of an investment portfolio in ESG securities (i.e., securities that have a mandate to avoid, when possible, investments in such products as alcohol, tobacco, firearms, oil drilling, gambling, etc.). The number of these securities may be limited when compared to those that do not maintain such a mandate. ESG securities could underperform broad market indices. Investors must accept these limitations, including potential for underperformance. Correspondingly, the number of ESG mutual funds and exchange traded funds are few when compared to those that do not maintain such a mandate. As with any type of investment (including any investment and/or investment strategies recommended and/or undertaken by FA), there can be no assurance that investment in ESG securities or funds will be profitable, or prove successful.

Cash Positions. FA continues to treat cash as part of the fixed income asset class. As such, unless determined to the contrary by FA, all cash positions (money markets, etc.) shall continue to be included as part of assets under management for purposes of calculating FA's advisory fee. At any specific point in time, depending upon perceived or anticipated market conditions/events (there being no guarantee that such anticipated market conditions/events will occur), FA may maintain cash positions for defensive purposes. In addition, while assets are maintained in cash, such amounts could miss market advances. Depending upon current yields, at any point in time, FA's advisory fee could exceed the interest paid by the client's money market fund.

Use of Mutual Funds: While FA may recommend allocating investment assets to mutual funds that are not available directly to the public, FA may also recommend that clients allocate investment assets to publicly-available mutual funds that the client could obtain without engaging FA as an investment adviser. Other mutual funds, such as those issued by Dimensional Fund Advisors ("DFA"), are generally only available through selected registered investment advisers. FA may allocate client investment assets to DFA mutual funds. Therefore, upon the termination of FA's services to a client, restrictions regarding transferability and/or additional purchases of, or reallocation among DFA funds will apply.

Client Obligations: In performing its services, FA shall not be required to verify any information received from the client or from the client's other designated professionals, and is expressly authorized to rely thereon. Moreover, each client is advised that it remains their responsibility to promptly notify FA if there is ever any change in their financial situation or investment objectives for the purpose of reviewing, evaluating or revising FA's previous recommendations and/or services.

Item 5 - Fees and Compensation

General Fee Information

Fees paid to FA are exclusive of all custodial and transaction costs paid to the client's custodian, brokers or other third-party consultants. Please see **Item 12 – Brokerage Practices** for additional information. Fees paid to FA are also separate and distinct from the fees and expenses charged by mutual funds, ETFs (exchange traded funds) or other investment pools to their shareholders (generally including a management fee and fund expenses, as described in each fund's prospectus or offering materials). The client should review all fees charged by funds, brokers, FA, and others to fully understand the total amount of fees paid by the client for investment and financial-related services.

Financial Planning Fees

An estimate of the time required to develop a financial plan for each client is made at the initial meeting with one half of the estimated fees assessed and payable at the beginning of the engagement with the remainder due upon delivery of the financial plan.

The comprehensive financial planning engagement is typically \$5,000, but these services may be more (or occasionally less) depending on the complexity and scope of the services to be provided. If the engagement is terminated prior to the completion of the plan, any prepaid, unearned fees will be promptly refunded, and any earned unpaid fees will be due and payable.

Portfolio Management Fees

The annual portfolio management fee schedule, based on a percentage of assets under management, is as follows:

<u>Assets Under Management</u>	<u>Annual Fee</u>
First \$2,000,000	1.00%
Thereafter	0.50%

Accordingly, as an example, if an account is valued at \$2,500,000, the first \$2,000,000 would be charged 1.00% annually, while the balance of \$500,000 would be assessed a fee of 0.50% per year.

FA generally requires a minimum asset level of \$2,000,000 for its portfolio management services. However, FA retains the right to reduce its minimum asset requirement, at its sole discretion.

Portfolio management fees are generally payable quarterly, in arrears. If management begins after the start of a quarter, fees will be prorated accordingly. Portfolio management fees will not be prorated for capital contributions or withdrawals made during the applicable calendar quarter. In determining market value, FA's includes accrued interest and accrued dividends. With client authorization and unless other arrangements are made, fees are normally debited directly from client account(s).

Either FA or the client may terminate their Investment Management Agreement at any time, subject to any written notice requirements in the agreement. In the event of termination, any paid but unearned fees will be promptly refunded to the client based on the number of days that the account was managed, and any fees due to FA from the client will be invoiced or deducted from the client's account prior to termination.

General Consulting Fees

When FA provides general consulting services to clients, these services are generally separate from FA's financial planning and portfolio management services. Fees for general consulting are negotiated at the time of the engagement for such services, and are normally based on an hourly fee of \$400 or a flat fee, depending on the nature of the engagement.

Item 6 - Performance-Based Fees and Side-By-Side Management

FA does not have any performance-based fee arrangements. "Side by Side Management" refers to a situation in which the same firm manages accounts that are billed based on a percentage of assets under management and at the same time manages other accounts for which fees are assessed on a performance fee basis. Because FA has no performance-based fee accounts, it has no side-by-side management.

Item 7 - Types of Clients

FA serves individuals, trusts, estates, and charitable organizations.

Item 8 - Methods of Analysis, Investment Strategies and Risk of Loss

Methods of Analysis

FA's approach is driven by academic (as opposed to Wall Street) research and therefore is grounded in what we believe is optimal and prudent rather than oriented toward the fads and fashions of the moment or what will sell well to the public. We think that when Wall Street builds a better mousetrap, investors are generally the mouse. Our approach is long-term, strategic, and based on well-established financial theory, empirical data, experience, and judgment. Specifically:

- With a few caveats (see next two points), we accept that markets are efficient. This means that individual securities are generally priced correctly *ex ante* and incurring additional costs in the hopes of finding a mispricing is wasteful though of course apparent mispricings will seem obvious *ex post*. In short, active management does not consistently add value through security selection or market timing thus **we will invest almost exclusively through index funds and other passively managed vehicles.**
- Notwithstanding the overall validity of market efficiency described above, there are a few anomalies that appear to be both pervasive (they exist in most markets) and persistent (they exist most of the time). The most significant of these anomalies are value and momentum, but there is some evidence of others as well. **We will tilt portfolios toward factors such as value and momentum** that appear to reward investors over time.
- It also appears that while stocks of smaller companies don't outperform (after adjusting for risk) larger companies, it does appear that factor tilts such as value and momentum may be larger in smaller companies. Thus, **we will tilt portfolios toward smaller companies.**

- The aforementioned tilts to various factors can, and almost certainly will, give rise to tracking error. What this means is that **your portfolio will not exactly track vanilla indexes such as the S&P 500**. Over time we expect the performance of your portfolio to exceed widely followed benchmarks, but of course it is not guaranteed and it can sometimes take a while for this to happen.
- Both diversification and cost control are crucial. Thus, **we will use mutual funds or exchange traded funds (ETFs)** to gain exposure to various asset classes due to their broad holdings, low costs, and low turnover (which also reduces costs).
- Diversification between risky asset classes (domestic stocks and foreign stocks for example) is beneficial in prosperous times to ensure exposure to whatever area is currently doing well. During market turmoil however, the benefit of diversification between these risky asset classes largely vanishes as they all decline together. Diversification still works however, but it is the diversification of also holding safe assets (investment grade bonds) in a portfolio. **If everything in your portfolio is going up, you aren't diversified.**
- From peak to trough, U.S. stocks declined in nominal dollars by between 45 and 55 percent in 1973-1974, 2000-2002, and 2007-2008. Therefore, **during poor markets, investors should expect the risky portion of their portfolios to decline by approximately half.** For example, an investor with a \$1,000,000 portfolio that is 60% stocks and 40% bonds *should* experience a decline to \$700,000 periodically. This is the necessary pain to achieve the higher returns that are expected from risky assets. If stocks did not occasionally experience losses, they would cease to be priced attractively enough to earn superior returns. It is our job to make sure client portfolios are positioned at an appropriate level of risk and that our clients do not increase their risk-taking when things look rosy (e.g. 2006) and do not decrease their risk exposure when the outlook is frightening (e.g. 2008).
- Foreign investments will be used for additional diversification. Thus, **for international exposure we will invest in smaller companies and/or emerging markets companies** rather than in large companies in developed countries since they offer much greater diversification benefit to an investor who already owns large U.S. companies.
- For additional diversification, **a portion of the portfolio may be invested in “alternative” investments** such as, but not limited to, REITs (Real Estate Investment Trusts), high yield bonds (aka junk bonds), MLPs (Master Limited Partnerships), and hedge fund like investments (though with much lower cost, greater transparency, and greater liquidity). While it would be imprudent to place a large percentage of a portfolio in these types of investments, in smaller proportions they can improve the risk/return profile. Dose determines toxicity.
- Depending on the specific inflation exposure of each client outside of their portfolio, **some or all of the bond allocation may be to TIPS** (Treasury Inflation Protected Securities).
- While we review portfolios and the market environment frequently, we make changes very infrequently. Turnover has costs and generally doesn't add value (though it does make everyone feel better to “do something” rather than simply stay the course). As Warren Buffett has said, “Much success can be attributed to inactivity. Most investors cannot resist the temptation to constantly buy and sell.” He also stated, “Lethargy, bordering on sloth,

should remain the cornerstone of an investment style.” Once a client’s portfolio is invested appropriately, **we will not do much trading** aside from opportunistic tax loss harvesting. This is a sign of prudence and patience, not inattention. We do not trade simply to appear busy.

- If we manage multiple household accounts for you, we will manage them as part of one portfolio to increase trading efficiency, tax efficiency, etc. Thus, when **viewed in isolation, individual accounts may have what appears to be an “odd” investment allocation**, but it is appropriate when viewed in the context of your overall portfolio and life circumstances.

Borrowing Against Assets/Risks. A client who has a need to borrow money could determine to do so by using:

- Margin-The account custodian or broker-dealer lends money to the client. The custodian charges the client interest for the right to borrow money, and uses the assets in the client’s brokerage account as collateral; and,
- Pledged Assets Loan- In consideration for a lender (i.e., a bank, etc.) to make a loan to the client, the client pledges its investment assets held at the account custodian as collateral;

These above-described collateralized loans are generally utilized because they typically provide more favorable interest rates than standard commercial loans. These types of collateralized loans can assist with a pending home purchase, permit the retirement of more expensive debt, or enable borrowing in lieu of liquidating existing account positions and incurring capital gains taxes. However, such loans are not without potential material risk to the client’s investment assets. The lender (i.e. custodian, bank, etc.) will have recourse against the client’s investment assets in the event of loan default or if the assets fall below a certain level. For this reason, FA does not recommend such borrowing unless it is for specific short-term purposes (i.e. a bridge loan to purchase a new residence). FA does not recommend such borrowing for investment purposes (i.e. to invest borrowed funds in the market). Regardless, if the client was to determine to utilize margin or a pledged assets loan, the following economic benefits would inure to FA.

- by taking the loan rather than liquidating assets in the client’s account, FA continues to earn a fee on such Account assets; and,
- if the client invests any portion of the loan proceeds in an account to be managed by FA, FA will receive an advisory fee on the invested amount; and,
- if FA’s advisory fee is based upon the higher margined account value, FA will earn a correspondingly higher advisory fee. This could provide FA with a disincentive to encourage the client to discontinue the use of margin.

The client must accept the above risks and potential corresponding consequences associated with the use of margin or a pledged-assets loans.

Investment Strategies:

FA’s strategic approach is to invest each portfolio in accordance with the Plan that has been developed specifically for each client. This means that the following strategies may be used in

varying combinations over time for a given client, depending upon the client's individual circumstances.

Long Term Purchases – securities purchased with the expectation that the value of those securities will grow over a relatively long period of time, generally greater than one year.

Short Term Purchases – securities purchased with the expectation that they will be sold within a relatively short period of time, generally less than one year, to take advantage of the securities' short term price fluctuations.

FA may allocate investment management assets of its client accounts, on a discretionary basis, among one or more of its asset allocation models. FA's asset allocation model administration has been designed to comply with the requirements of Rule 3a-4 of the Investment Company Act of 1940. Rule 3a-4 provides similarly managed investment programs with a non-exclusive safe harbor from the definition of an investment company. In accordance with Rule 3a-4, the following disclosure is applicable to FA's management of client assets asset allocation models:

1. Initial Interview – at the opening of the account, FA, through its designated representatives, shall obtain from the client information sufficient to determine the client's financial situation and investment objectives;
2. Individual Treatment – the account is managed on the basis of the client's financial situation and investment objectives;
3. Quarterly Notice – at least quarterly FA shall notify the client to advise FA whether the client's financial situation or investment objectives have changed, or if the client wants to impose and/or modify any reasonable restrictions on the management of the account;
4. Annual Contact – at least annually, FA shall contact the client to determine whether the client's financial situation or investment objectives have changed, or if the client wants to impose and/or modify any reasonable restrictions on the management of the account;
5. Consultation Available – FA shall be reasonably available to consult with the client related to the status of the account;
6. Quarterly Report – the client shall be provided with a quarterly report for the account for the preceding period;
7. Ability to Impose Restrictions – the client shall have the ability to impose reasonable restrictions on the management of the account, including the ability to instruct FA not to purchase certain securities;
8. No Pooling – the client's beneficial interest in a security does not represent an undivided interest in all the securities held by the custodian, but rather represents a direct and beneficial interest in the securities which comprise the account;
9. Separate Account – a separate account is maintained for the client with the Custodian;
10. Ownership – each client retains indicia of ownership of the account (e.g. right to withdraw securities or cash, exercise or delegate proxy voting, and receive transaction confirmations).

FA believes that its annual wealth management fee is reasonable in relation to: (1) the advisory services provided under its service agreement; and (2) the fees charged by other investment advisers offering similar services/programs. However, FA's annual investment advisory fee may be higher than that charged by other investment advisers offering similar services/programs. In addition to FA's annual wealth management fee, the client will also incur charges imposed directly at the mutual and exchange traded fund level (e.g., management fees and other fund expenses). FA's investment programs may involve above-average portfolio turnover which could negatively impact upon the net after-tax gain experienced by an individual client in a taxable account.

Risk of Loss

While FA seeks to diversify clients' investment portfolios across various asset classes consistent with their Investment Plans in an effort to reduce risk of loss, all investment portfolios are subject to risks. Accordingly, there can be no assurance that client investment portfolios will be able to fully meet their investment objectives and goals, or that investments will not lose money. Investing in securities involves a risk of loss that clients should be prepared to bear.

Below is a description of several of the principal risks that client investment portfolios face.

Management Risks. While FA manages client investment portfolios based on FA's experience, research and proprietary methods, the value of client investment portfolios will change daily based on the performance of the underlying securities in which they are invested. Accordingly, client investment portfolios are subject to the risk that FA allocates client assets to individual securities and/or asset classes that are adversely affected by unanticipated market movements, and the risk that FA's specific investment choices could underperform their relevant indexes.

Risks of Investments in Mutual Funds, ETFs, and Other Investment Pools. As described above, FA may invest client portfolios in mutual funds, ETFs, and other investment pools ("pooled investment funds"). Investments in pooled investment funds in general may be less risky than investing in individual securities because of their diversified portfolios; however, these investments are still subject to risks associated with the markets in which they invest. In addition, pooled investment funds' success will be related to the skills of their particular managers and their performance in managing their funds. Pooled investment funds are also subject to risks due to regulatory restrictions applicable to registered investment companies under the Investment Company Act of 1940.

Equity Market Risks. FA will generally invest portions of client assets directly into equity investments, primarily through ETFs, or into other pooled investment funds that invest in the stock market. As noted above, while pooled investments have diversified portfolios that may make them less risky than investments in individual securities, funds that invest in stocks and other equity securities are nevertheless subject to the risks of the stock market. These risks include, without limitation, the risks that stock values will decline due to daily fluctuations in the markets, and that stock values will decline over longer periods (e.g., bear markets) due to general market declines in the stock prices for all companies, regardless of any individual security's prospects.

Fixed Income Risks. FA may invest portions of client assets directly into fixed income instruments, such as bonds and notes, or may invest in pooled investment funds that invest in bonds and notes. While investing in fixed income instruments, either directly or through pooled investment funds, is generally less volatile than investing in stock (equity) markets, fixed income investments nevertheless are subject to risks. These risks include, without limitation, interest rate risks (risks that changes in interest rates will devalue the investments), credit risks (risks of default by borrowers), or maturity risk (risks that bonds or notes will change value from the time of issuance to maturity).

Foreign Securities Risks. FA may invest portions of client assets into pooled investment funds that invest internationally. While foreign investments are important to the diversification of client investment portfolios, they carry risks that may be different from U.S. investments. For example, foreign investments may not be subject to uniform audit, financial reporting or

disclosure standards, practices or requirements comparable to those found in the U.S. Foreign investments are also subject to foreign withholding taxes and the risk of adverse changes in investment or exchange control regulations. Finally, foreign investments may involve currency risk, which is the risk that the value of the foreign security will decrease due to changes in the relative value of the U.S. dollar and the security's underlying foreign currency.

Item 9 - Disciplinary Information

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to a client's evaluation of FA or the integrity of FA's management. FA has no disciplinary events to report.

Item 10 - Other Financial Industry Activities and Affiliations

David Hultstrom, President of FA, in addition to his portfolio management and financial planning work with FA, occasionally teaches classes for other financial professionals, is a guest speaker at seminars and conferences, and is engaged as a consultant by other advisory firms. Previously, he has served as an arbitrator for FINRA, as an expert witness in legal cases, as an adjunct professor at local universities, and has taught review courses to advisors preparing for the Certified Financial Planner™ exam. He may engage in these activities in the future as well. All such services are incidental to FA's primary business. Mr. Hultstrom may devote as much as 5% of his time to these activities.

Item 11 - Code of Ethics, Participation or Interest in Client Transactions, and Personal Trading

Code of Ethics and Personal Trading

FA has adopted a Code of Ethics ("the Code"), the full text of which is available to you upon request. FA's Code has several goals. First, the Code is designed to assist FA in complying with applicable laws and regulations governing its investment advisory business. Under the Investment Advisers Act of 1940, FA owes fiduciary duties to its clients. Pursuant to these fiduciary duties, the Code requires persons associated with FA (managers, officers and employees) to act with honesty, good faith and fair dealing in working with clients. In addition, the Code prohibits such associated persons from trading or otherwise acting on insider information.

Next, the Code sets forth guidelines for professional standards for FA's associated persons. Under the Code's Professional Standards, FA expects its associated persons to put the interests of its clients first, ahead of personal interests. In this regard, FA associated persons are not to take inappropriate advantage of their positions in relation to FA clients.

Third, the Code sets forth policies and procedures to monitor and review the personal trading activities of associated persons. From time to time FA's associated persons may invest in the same securities recommended to clients. Under its Code, FA has adopted procedures designed to reduce or eliminate conflicts of interest that this could potentially cause. The Code's personal trading policies include procedures for limitations on personal securities transactions of associated persons, reporting and review of such trading. These policies are designed to discourage and prohibit personal trading that would disadvantage clients.

Participation or Interest in Client Transactions

Because client accounts are primarily invested in mutual funds and ETFs, there is little opportunity for a conflict of interest between personal trades by FA associated persons and trades in client accounts, even when such accounts invest in the same securities. However, in the event of other identified potential trading conflicts of interest, FA's goal is to place client interests first.

Consistent with the foregoing, FA maintains policies regarding participation in initial public offerings ("IPOs") and private placements to comply with applicable laws and avoid conflicts with client transactions. If a FA associated person wishes to participate in an IPO or invest in a private placement, he or she must submit a pre-clearance request and obtain the approval of the Chief Compliance Officer.

Finally, if associated persons trade with client accounts (e.g., in a bundled or aggregated trade), and the trade is not filled in its entirety, the associated person's shares will be removed from the block, and the balance of shares will be allocated among client accounts in accordance with FA's written policy.

Item 12 - Brokerage Practices

In the event that the client requests, FA may recommend a broker-dealer/custodian for execution and/or custodial services. FA generally recommends that investment management accounts be maintained at Charles Schwab & Co. Inc. ("Schwab"). Factors that FA considers in recommending Schwab (or any other broker-dealer/custodian to clients) include their historical relationship with FA, financial strength, reputation, execution capabilities, pricing, research, and service. Although the commissions and/or transaction fees you pay shall comply with the FA's duty to seek best execution, a client may pay a commission that is higher than another qualified broker-dealer might charge to effect the same transaction where FA determines, in good faith, that the commission/transaction fee is reasonable.

Best Execution and Benefits of Brokerage Selection

When using our recommended broker-dealer for execution of orders in client accounts, FA seeks "best execution" for client trades, which is a combination of a number of factors, including, without limitation, quality of execution, services provided, and commission rates. Therefore, FA may use or recommend the use of brokers who do not charge the lowest available commission in the recognition of research and securities transaction services, or quality of execution. Research services received with transactions may include proprietary or third-party research (or any combination), and may be used in servicing any or all of FA's clients. Therefore, research services received may not be used for the account for which the particular transaction was effected.

FA recommends that clients establish brokerage accounts with Charles Schwab & Co., Inc. ("Schwab"), a FINRA registered broker-dealer, member SIPC, as the qualified custodian to maintain custody of clients' assets. FA will also effect trades for client accounts at Schwab, or may in some instances, consistent with FA's duty of best execution and specific agreement with each client, elect to execute trades elsewhere. Although FA may recommend that clients establish accounts at Schwab, it is ultimately the client's decision to custody assets with Schwab. FA is independently owned and operated and is not affiliated with Schwab.

Schwab Advisor Services provides FA with access to its institutional trading, custody, reporting, and related services, which are typically not available to Schwab retail investors. Schwab also makes available various support services. Some of those services help FA manage or administer our clients'

accounts while others help FA manage and grow our business. These services are not soft dollar arrangements, but are part of the institutional platform offered by Schwab. These services generally are available to independent investment advisors on an unsolicited basis, at no charge to them. Schwab's brokerage services include the execution of securities transactions, custody, research, and access to mutual funds and other investments that are otherwise generally available only to institutional investors or would require a significantly higher minimum initial investment.

For FA client accounts maintained in its custody, Schwab generally does not charge separately for custody services but is compensated by account holders through commissions and other transaction-related or asset-based fees for securities trades that are executed through Schwab or that settle into Schwab accounts. Schwab Advisor Services also makes available to FA other products and services that benefit FA but may not directly benefit its clients' accounts. Many of these products and services may be used to service all or some substantial number of FA accounts, including accounts not maintained at Schwab.

Schwab's products and services that assist FA in managing and administering clients' accounts include software and other technology that (i) provide access to client account data (such as trade confirmations and account statements); (ii) facilitate trade execution and allocate aggregated trade orders for multiple client accounts; (iii) provide pricing and other market data; (iv) facilitate payment of FA's fees from its clients' accounts; and (v) assist with back-office functions, recordkeeping, and client reporting.

Schwab Advisor Services also offers other services intended to help FA manage and further develop its business enterprise. These services may include: (i) technology, compliance, legal, and business consulting; (ii) publications and conferences on practice management and business succession; and (iii) access to employee benefits providers, human capital consultants, and insurance providers. Schwab may make available, arrange, and/or pay third-party vendors for the types of services rendered to FA. Schwab Advisor Services may discount or waive fees it would otherwise charge for some of these services or pay all or a part of the fees of a third-party providing these services to FA. Schwab Advisor Services may also provide other benefits such as educational events or occasional business entertainment of FA personnel. In evaluating whether to recommend that clients custody their assets at Schwab, FA may take into account the availability of some of the foregoing products and services and other arrangements as part of the total mix of factors it considers and not solely on the nature, cost, or quality of custody and brokerage services provided by Schwab, which may create a potential conflict of interest.

Directed Brokerage

As noted above, FA recommends clients receiving portfolio management services custody their assets with Schwab. We believe that the use of Schwab as broker to execute transactions is in the best interest of our clients as Schwab provides competitive execution services and commission rates as well as knowledgeable and responsive support staff as described above. However, clients should be aware that other broker-dealers may charge less for similar services. FA will periodically evaluate the execution, performance, and reliability of Schwab to help ensure quality executions. Nonetheless, it is your sole decision to determine whether you wish to open a brokerage account with Schwab.

Aggregated Trade Policy

FA typically directs trading in individual client accounts as and when trades are appropriate based on the client's Investment Plan, without regard to activity in other client accounts. However, from time to time, FA may aggregate trades together for multiple client accounts, most often when these accounts are being directed to sell the same securities. If such an aggregated trade is not completely

filled, FA will allocate shares received (in an aggregated purchase) or sold (in an aggregated sale) across participating accounts on a pro rata or other fair basis; provided, however, that any participating accounts that are owned by FA or its officers, directors, or employees will be excluded first.

Item 13 - Review of Accounts

Managed portfolios are reviewed at least quarterly, but may be reviewed more often if requested by the client, upon receipt of information material to the management of the portfolio, or at any time such review is deemed necessary or advisable by FA. These factors generally include but are not limited to, the following: change in general client circumstances (marriage, divorce, retirement); or economic, political, or market conditions. All client accounts are reviewed by a qualified investment adviser representative, who holds at least a CFP® designation. FA utilizes dedicated financial software to assist with the portfolio review.

For those clients to whom FA provides separate financial planning and/or consulting services, reviews are conducted on an as needed or agreed upon basis. Such reviews are conducted by a qualified investment adviser representative, who holds at least a CFP® designation.

Account custodians are responsible for providing monthly or quarterly account statements which reflect the positions (and current pricing) in each account as well as transactions in each account, including fees paid from an account. Account custodians also provide prompt confirmation of all trading activity and year-end tax statements, such as 1099 forms. In addition, FA provides at least a quarterly report for each managed portfolio. This written report normally includes a summary of portfolio holdings and performance results. Additional reports are available at the request of the client.

Item 14 - Client Referrals and Other Compensation

As noted above, FA receives an economic benefit from Schwab in the form of support products and services it makes available to FA and other independent investment advisors that have their clients maintain accounts at Schwab. These products and services, how they benefit our firm, and the related conflicts of interest are described in **Item 12 - Brokerage Practices**. The availability of Schwab's products and services to FA is based solely on our participation in the program, and not on the provision of any particular investment advice. Neither Schwab nor any other party is paid to refer clients to FA.

Item 15 – Custody

Schwab is currently the custodian of all client accounts at FA. From time to time however, clients may select an alternate broker to hold accounts in custody. In any case, it is the custodian's responsibility to provide clients with confirmations of trading activity, tax forms, and at least quarterly account statements. Clients are advised to review this information carefully, and to notify FA of any questions or concerns. Clients are also asked to promptly notify FA if the custodian fails to provide statements on each account held.

From time to time and in accordance with FA's agreement with clients, FA will provide additional reports. The account balances reflected on these reports should be compared to the balances shown on the brokerage statements to ensure accuracy. At times there may be small differences due to the timing of dividend reporting, pending trades, or other similar issues.

Item 16 - Investment Discretion

As described above under **Item 4 - Advisory Business**, FA manages portfolios on a discretionary basis. This means that after an Investment Plan is developed for the client's investment portfolio, FA will execute that plan without specific consent from the client for each transaction. For discretionary accounts, a Limited Power of Attorney ("LPOA") is executed by the client, giving FA the authority to carry out various activities in the account, generally including the following: trade execution, the ability to request checks on behalf of the client, and the withdrawal of advisory fees directly from the account. The client may limit the terms of the LPOA to the extent consistent with the client's investment advisory agreement with FA and the requirements of the client's custodian. The discretionary relationship is further described in the agreement between FA and the client.

Item 17 - Voting Client Securities

As a policy and in accordance with FA's client agreement, FA does not vote proxies related to securities held in client accounts. The custodian of the account will normally provide proxy materials directly to the client. Clients may contact FA with questions relating to proxy procedures and proposals; however, FA generally does not research specific proxy proposals.

Item 18 - Financial Information

FA does not require nor solicit prepayment of more than \$1,200 in fees per client six months or more in advance, and therefore has no disclosure required for this item.

Brochure Supplement Form ADV Part 2B

Item 1 - Cover Page

David E. Hultstrom, CFA, CFP[®], ChFC[®], CAIA, CPWA[®], CIMA[®]

CRD# 1968772 of Financial Architects, LLC

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(770) 517-8160
www.FinancialArchitectsLLC.com

January 31st, 2024

This brochure supplement provides information about David E. Hultstrom, and supplements the Financial Architects, LLC (“FA”) brochure. You should have received a copy of that brochure. Please contact FA at (770) 517-8160 if you did not receive FA’s brochure, or if you have any questions about the contents of this supplement.

Additional information about David is available on the SEC’s website at www.AdviserInfo.sec.gov.

Item 2 - Educational Background and Business Experience

David E. Hultstrom (born 1967) has served as the President and Portfolio Manager of FA since founding the firm in 2002 and Chief Compliance Officer for 2022. He has been employed by American Financial Advisors as Chief Investment Officer, and his previous positions include Director of Training with Financeware, a financial planning software firm, and serving as Vice President of Wheat First Butcher Singer (and its successors).

David holds a B.S. in Business Administration with a minor in Computer Science from Pensacola Christian College. He also received an MBA from the University of West Florida.

David has earned the Chartered Financial Analyst^{®1} designation and is a CERTIFIED FINANCIAL PLANNER[™] professional². David is also a Chartered Financial Consultant^{®3}, Chartered Alternative Investment Analyst⁴, Certified Private Wealth Advisor^{®5}, and Certified Investment Management Analyst^{®6}.

¹The Chartered Financial Analyst (“CFA”) designation is a professional designation given by the CFA Institute that measures the competence and integrity of financial analysts. The CFA Program is a graduate-level self-study program that combines a broad-based curriculum of investment principles with professional conduct requirements. Candidates are required to pass three levels of examinations covering areas such as accounting, economics, ethics, money management, and security analysis. Before a candidate is eligible to become a CFA charter holder, he/she must meet minimum experience requirements in the area of investment/financial practice. To enroll in the program, a candidate must hold a bachelor’s degree.

²Certified Financial Planner Board of Standards, Inc. (“CFP Board”) owns the CFP[®] certification mark, the CERTIFIED FINANCIAL PLANNER[™] certification mark, and the CFP[®] certification mark (with flame design) logo in the United States (these marks are collectively referred to as the

“CFP® marks”). The CFP Board authorizes use of the CFP® marks by individuals who successfully complete the CFP Board’s initial and ongoing certification requirements.

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 92,000 individuals have obtained CFP® certification.

To attain the right to use the CFP® marks, an individual must currently satisfactorily fulfill the following requirements:

- Education – Complete a college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services or an accepted equivalent, including [completion of a financial plan development capstone course](#), and attain a Bachelor’s Degree from an accredited college or university. CFP Board’s financial planning subject areas include professional conduct and regulation, general principles of financial planning, education planning, risk management and insurance planning, investment planning, income tax planning, retirement savings and income planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination, administered in 6 hours, includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;
- Experience – CFP Board requires 6,000 hours of experience through the Standard Pathway, or 4,000 hours of experience through the Apprenticeship Pathway that meets additional requirements; and
- Ethics – Agree to be bound by CFP Board’s *Code of Ethics and Standards of Conduct*, which put clients’ interest first; acknowledge CFP Board’s right to enforce them through its *Disciplinary Rules and Procedures*; comply with the *Financial Planning Practice Standards* which determine what clients should reasonably expect from the financial planning engagement and complete a CFP® Certification Application which requires disclosure of an individual’s background, including involvement in any criminal, civil, governmental, or self-regulatory agency proceeding or inquiry, bankruptcy, customer complaint, filing, termination/internal reviews conducted by the individual’s employer or firm.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education – Complete 30 hours of continuing education hours accepted by the CFP Board every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and
- Ethics – CFP® professionals agree to adhere to the high standards of ethics and practice outlined in CFP Board’s *Code of Ethics and Standards of Conduct* and to acknowledge CFP Board’s right to enforce them through its *Disciplinary Rules and Procedures*. The *Code of Ethics and Standards of Conduct* require that CFP® professionals provide financial planning services in the best interests of their clients.
- Certification Application – Properly complete a Certification Application to (i) acknowledge voluntary adherence to the [terms and conditions of certification with CFP Board](#) and (ii)

disclose any involvement in criminal and civil proceedings, inquiries or investigations, bankruptcy filings, internal reviews and customer complaints.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

You may [verify an individual's CFP®](#) certification and background through the CFP Board. The verification function will allow you to verify an individual's certification status, CFP Board's disciplinary history and any bankruptcy disclosures in the past ten years. Additional regulatory information may also be found through [FINRA's BrokerCheck](#) and the [SEC's Investment Adviser Public Disclosure databases](#), which are free tools that may be used to conduct research on the background and experience of CFP® professionals and those who held CFP® certification at one time, including with respect to employment history, regulatory actions, and investment-related licensing information, arbitrations, and complaints.

³The ChFC® is a financial planning designation awarded by the American College. ChFC® candidates must have at least three years of experience in the financial industry, and have studied and passed an examination on the fundamentals of financial planning, including income tax, insurance, investment and estate planning.

⁴The Chartered Alternative Investment Analyst ("CAIA") designation, recognized globally, is administered by the Chartered Alternative Investment Analyst Association. To qualify for the CAIA designation, finance professionals must complete a self-directed, comprehensive course of study on risk-return attributes of institutional quality alternative assets; pass all necessary CAIA examination requirements at global, proctored testing centers; attest annually to the terms of the Member Agreement; and hold a U.S. bachelor's degree (or equivalent) plus have at least one year of professional experience; or have four years of professional experience.

⁵The Certified Private Wealth Advisor® (CPWA®) designation signifies that an individual has met initial and on-going experience, ethical, education, and examination requirements for the professional designation, which is centered on management topics and strategies for high-net-worth clients. Prerequisites for the CPWA designation are: a Bachelor's degree from an accredited college or university or one of the following designations or licenses: CIMA®, CIMC®, CFA®, CFP®, ChFC® or CPA license; acceptable regulatory history as evidenced by FINRA Form U-4 or other regulatory requirements; five years of professional client-centered experience in financial services or a related industry; and two letters of reference from an IWI member, professional supervisor, or currently licensed professional in financial services or a related industry. CPWA designees must complete a six-month pre-class educational component and a five-day classroom education program through The University of Chicago Booth School of Business. CPWA designees are required to adhere to IWI's Code of Professional Responsibility and Rules and Guidelines for Use of the Marks. CPWA designees must report 40 hours of continuing education credits, including two ethics hours, every two years to maintain the certification. The designation is administered through Investments & Wealth Institute™.

⁶The CIMA certification signifies that an individual has met initial and on-going experience, ethical, education, and examination requirements for investment management consulting, including advanced investment management theory and application. Prerequisites for the CIMA certification are three years of financial services experience and an acceptable regulatory history. To obtain the CIMA certification, candidates must pass an online Qualification Examination, successfully

complete a one-week classroom education program provided by a Registered Education Provider at an AACSB accredited university business school, pass an online Certification Examination, and have an acceptable regulatory history as evidenced by FINRA Form U-4 or other regulatory requirements. CIMA designees are required to adhere to IWT's *Code of Professional Responsibility, Standards of Practice, and Rules and Guidelines for Use of the Marks*. CIMA designees must report 40 hours of continuing education credits, including two ethics hours, every two years to maintain the certification. The designation is administered through Investments & Wealth Institute (IWI).

The CIMA certification has earned ANSI® (American National Standards Institute) accreditation under the personnel certification program. ANSI is a private non-profit organization that facilitates standardization and conformity assessment activities in the United States. CIMA is the first financial services credential to meet this international standard for personnel certification.

Item 3 - Disciplinary Information

Advisers are required to disclose any material facts regarding certain legal or disciplinary events that would be material to your evaluation of an adviser; however, David has no such disciplinary information to report.

Item 4 - Other Business Activities

Please see **ADV Part 2A - Item 10 – Financial Industry Activities and Affiliations** for information regarding David's other financial industry activities provided through FA.

Item 5 - Additional Compensation

David receives no compensation from anyone other than clients for providing advisory services.

Item 6 - Supervision

As majority owner of FA, David E. Hultstrom supervises all duties and activities of the firm, and is responsible for all advice provided to clients. Kaitlyn Barnes, in her capacity as Chief Compliance Officer for FA, has responsibility for monitoring the advice David provides clients. She may be reached at 770-517-8160 or Kaitlyn@FinancialArchitectsLLC.com.

Brochure Supplement Form ADV Part 2B

Item 1 - Cover Page

Anitha G. Rao, CFP[®], CIMA[®], CPWA[®]

CRD# 5774635 of Financial Architects, LLC

302 Creekstone Ridge
Woodstock, Georgia 30188
(770) 517-8160
www.FinancialArchitectsLLC.com

January 31st, 2024

This brochure supplement provides information about Anitha G. Rao, and supplements the Financial Architects, LLC (“FA”) brochure. You should have received a copy of that brochure. Please contact FA at (770) 517-8160 if you did not receive FA’s brochure, or if you have any questions about the contents of this supplement.

Additional information about Anitha is available on the SEC’s website at www.AdviserInfo.sec.gov.

Item 2 - Educational Background and Business Experience

Anitha G. Rao (born 1967) has served as Vice President and Wealth Manager of FA since October 2005. She also served as Chief Compliance Officer from October 2005 to February 2022. She holds a B.S. in Electrical Engineering from the University of Maryland, College Park. Anitha is also a CERTIFIED FINANCIAL PLANNER[™] professional¹, Certified Investment Management Analyst^{®2}, and has received the Certified Private Wealth Advisor^{®3} certification.

¹Certified Financial Planner Board of Standards, Inc. (“CFP Board”) owns the CFP[®] certification mark, the CERTIFIED FINANCIAL PLANNER[™] certification mark, and the CFP[®] certification mark (with flame design) logo in the United States (these marks are collectively referred to as the “CFP[®] marks”). The CFP Board authorizes use of the CFP[®] marks by individuals who successfully complete the CFP Board’s initial and ongoing certification requirements.

The CFP[®] certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP[®] certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 92,000 individuals have obtained CFP[®] certification.

To attain the right to use the CFP[®] marks, an individual must currently satisfactorily fulfill the following requirements:

- Education – Complete a college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services or an accepted equivalent, including [completion of a financial plan development capstone course](#), and attain a Bachelor’s Degree from an accredited college or university. CFP Board’s financial planning subject areas include professional conduct and regulation, general principles of financial planning,

education planning, risk management and insurance planning, investment planning, income tax planning, retirement savings and income planning, and estate planning;

- Examination – Pass the comprehensive CFP® Certification Examination. The examination, administered in 6 hours, includes case studies and client scenarios designed to test one's ability to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real world circumstances;
- Experience – CFP Board requires 6,000 hours of experience through the Standard Pathway, or 4,000 hours of experience through the Apprenticeship Pathway that meets additional requirements; and
- Ethics – Agree to be bound by CFP Board's *Code of Ethics and Standards of Conduct*, which put clients' interest first; acknowledge CFP Board's right to enforce them through its *Disciplinary Rules and Procedures*; comply with the *Financial Planning Practice Standards* which determine what clients should reasonably expect from the financial planning engagement and complete a CFP® Certification Application which requires disclosure of an individual's background, including involvement in any criminal, civil, governmental, or self-regulatory agency proceeding or inquiry, bankruptcy, customer complaint, filing, termination/internal reviews conducted by the individual's employer or firm.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

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- Certification Application – Properly complete a Certification Application to (i) acknowledge voluntary adherence to the [terms and conditions of certification with CFP Board](#) and (ii) disclose any involvement in criminal and civil proceedings, inquiries or investigations, bankruptcy filings, internal reviews and customer complaints.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

You may [verify an individual's CFP®](#) certification and background through the CFP Board. The verification function will allow you to verify an individual's certification status, CFP Board's disciplinary history and any bankruptcy disclosures in the past ten years. Additional regulatory information may also be found through [FINRA's BrokerCheck](#) and the [SEC's Investment Adviser Public Disclosure databases](#), which are free tools that may be used to conduct research on the background and experience of CFP® professionals and those who held CFP® certification at one time, including with respect to employment history, regulatory actions, and investment-related licensing information, arbitrations, and complaints.

²The CIMA certification signifies that an individual has met initial and on-going experience, ethical, education, and examination requirements for investment management consulting, including

advanced investment management theory and application. Prerequisites for the CIMA certification are three years of financial services experience and an acceptable regulatory history. To obtain the CIMA certification, candidates must pass an online Qualification Examination, successfully complete a one-week classroom education program provided by a Registered Education Provider at an AACSB accredited university business school, pass an online Certification Examination, and have an acceptable regulatory history as evidenced by FINRA Form U-4 or other regulatory requirements. CIMA designees are required to adhere to IWT's *Code of Professional Responsibility*, *Standards of Practice*, and *Rules and Guidelines for Use of the Marks*. CIMA designees must report 40 hours of continuing education credits, including two ethics hours, every two years to maintain the certification. The designation is administered through Investments & Wealth Institute (IWI).

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Item 3 - Disciplinary Information

Advisers are required to disclose any material facts regarding certain legal or disciplinary events that would be material to your evaluation of an adviser; however, Anitha has no such disciplinary information to report.

Item 4 - Other Business Activities

Anitha has no other business activities to report.

Item 5 - Additional Compensation

Anitha has no additional compensation to report.

Item 6 - Supervision

As majority owner of FA, David E. Hultstrom supervises all duties and activities of the firm, and is responsible for all advice provided to clients. His contact information is on the cover page of this

disclosure document. Kaitlyn Barnes, in her capacity as Chief Compliance Officer for FA, has responsibility for monitoring the advice Anitha provides clients. She may be reached at 770-517-8160 or Kaitlyn@FinancialArchitectsLLC.com.

Brochure Supplement Form ADV Part 2B

Item 1 - Cover Page

Kaitlyn M. Barnes, CFP®, CSLP®, AIF®

CRD# 7484063 of Financial Architects, LLC

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www.FinancialArchitectsLLC.com

January 31st, 2024

This brochure supplement provides information about Kaitlyn M. Barnes, and supplements the Financial Architects, LLC (“FA”) brochure. You should have received a copy of that brochure. Please contact FA at (770) 517-8160 if you did not receive FA’s brochure, or if you have any questions about the contents of this supplement.

Additional information about Kaitlyn is available on the SEC’s website at www.AdviserInfo.sec.gov.

Item 2 - Educational Background and Business Experience

Kaitlyn M. Barnes (born 1994) has been employed by FA since June 2017, is a Financial Planner, and has been Chief Compliance Officer since February 2023. She earned a Bachelor of Business Administration degree from Kennesaw State University in 2019. Kaitlyn is also a CERTIFIED FINANCIAL PLANNER™ professional¹, a CSLP®², and an AIF®³.

¹Certified Financial Planner Board of Standards, Inc. (“CFP Board”) owns the CFP® certification mark, the CERTIFIED FINANCIAL PLANNER™ certification mark, and the CFP® certification mark (with flame design) logo in the United States (these marks are collectively referred to as the “CFP® marks”). The CFP Board authorizes use of the CFP® marks by individuals who successfully complete the CFP Board’s initial and ongoing certification requirements.

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- Education – Complete a college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services or an accepted equivalent, including [completion of a financial plan development capstone course](#), and attain a Bachelor’s Degree from an accredited college or university. CFP Board’s financial planning subject areas include professional conduct and regulation, general principles of financial planning,

education planning, risk management and insurance planning, investment planning, income tax planning, retirement savings and income planning, and estate planning;

- Examination – Pass the comprehensive CFP® Certification Examination. The examination, administered in 6 hours, includes case studies and client scenarios designed to test one's ability to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real world circumstances;
- Experience – CFP Board requires 6,000 hours of experience through the Standard Pathway, or 4,000 hours of experience through the Apprenticeship Pathway that meets additional requirements; and
- Ethics – Agree to be bound by CFP Board's *Code of Ethics and Standards of Conduct*, which put clients' interest first; acknowledge CFP Board's right to enforce them through its *Disciplinary Rules and Procedures*; comply with the *Financial Planning Practice Standards* which determine what clients should reasonably expect from the financial planning engagement and complete a CFP® Certification Application which requires disclosure of an individual's background, including involvement in any criminal, civil, governmental, or self-regulatory agency proceeding or inquiry, bankruptcy, customer complaint, filing, termination/internal reviews conducted by the individual's employer or firm.

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- Ethics – CFP® professionals agree to adhere to the high standards of ethics and practice outlined in CFP Board's Code of Ethics and Standards of Conduct and to acknowledge CFP Board's right to enforce them through its Disciplinary Rules and Procedures. The Code of Ethics and Standards of Conduct require that CFP® professionals provide financial planning services in the best interests of their clients.
- Certification Application – Properly complete a Certification Application to (i) acknowledge voluntary adherence to the [terms and conditions of certification with CFP Board](#) and (ii) disclose any involvement in criminal and civil proceedings, inquiries or investigations, bankruptcy filings, internal reviews and customer complaints.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

You may [verify an individual's CFP®](#) certification and background through the CFP Board. The verification function will allow you to verify an individual's certification status, CFP Board's disciplinary history and any bankruptcy disclosures in the past ten years. Additional regulatory information may also be found through [FINRA's BrokerCheck](#) and the [SEC's Investment Adviser Public Disclosure databases](#), which are free tools that may be used to conduct research on the background and experience of CFP® professionals and those who held CFP® certification at one time, including with respect to employment history, regulatory actions, and investment-related licensing information, arbitrations, and complaints.

²The CSLP[®] designation is awarded by the Certified Student Loan Advisors Board of Standards and is used by financial professionals who seek to provide information to clients about how to efficiently repay student loans within the larger scope of their financial plans. Certification requires individuals to have two years of industry experience in financial services or hold a bachelor's degree in business or finance from an accredited college or university. Individuals must also hold a license or registration in a regulated financial services industry (brokerage, investment adviser services, insurance). Unlicensed individuals providing coaching services may qualify for the certificate program subject to the verification of business and individual qualifications. Designees are required to complete an annual competency exam to ensure that they continue to demonstrate the knowledge required to provide student loan repayment advice to clients).

³The Accredited Investment Fiduciary[®] (AIF[®]) Designation certifies that the recipient has specialized knowledge of fiduciary standards of care and their application to the investment management process. To receive the AIF Designation, the individual must meet prerequisite criteria based on a combination of education, relevant industry experience, and/or ongoing professional development, complete a training program, successfully pass a comprehensive, closed-book final examination under the supervision of a proctor and agree to abide by the Code of Ethics and Conduct Standards. In order to maintain the AIF Designation, the individual must annually attest to the Code of Ethics and Conduct Standards, and accrue and report a minimum of six hours of continuing education. The Designation is administered by the Center for Fiduciary Studies, the standards-setting body of fi360.

Item 3 - Disciplinary Information

Advisers are required to disclose any material facts regarding certain legal or disciplinary events that would be material to your evaluation of an adviser; however, Kaitlyn has no such disciplinary information to report.

Item 4 - Other Business Activities

Kaitlyn has no other business activities to report.

Item 5 - Additional Compensation

Kaitlyn has no additional compensation to report.

Item 6 - Supervision

As majority owner of FA, David E. Hultstrom supervises all duties and activities of the firm, and is responsible for all advice provided to clients. He may be reached at 770-517-8160 or David@FinancialArchitectsLLC.com.