



Financial & Tax Architects, Inc.  
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Form ADV Part 2B  
Albert Stout

This brochure supplement provides information about Albert Stout that supplements Financial & Tax Architects, Inc.'s brochure. You should have received a copy of that brochure. Please contact Steve Frontczak, Chief Legal Officer, if you did not receive Financial & Tax Architects, Inc.'s brochure or if you have any questions about the contents of this supplement.

Additional information about Albert Stout's (CRD #6989340) is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

August 1st, 2021

## Brochure Supplement (Part 2B of Form ADV)

Albert Stout

Investment Advisor Representative

- Year of birth: 1950

### Item 2 Educational Background and Business Experience

Educational Background:

- King University; Bachelor of Science - Physics; 1971

Business Experience:

- Financial and Tax Architects, Inc.; Investment Advisor Representative; 08/2021 – Present
- R and-A TN Inc; President/Insurance Agent; 11/1997 – Present
- Asset Positioning Services, LLC.; Investment Advisor Representative; 07/2018 – 06/2021

### Item 3 Disciplinary Information

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

### Item 4 Other Business Activities

Albert Stout is a licensed insurance agent in the state of Tennessee. He is the President of Rand A, Inc. an insurance agency located at 9041 Executive Park Drive; Suite 250; Office 8; Knoxville TN 37923. Mr. Stout spends approximately 70% of his time in his insurance practice. In that capacity, he provides advice on various insurance products. Mr. Stout only sells insurance products in states where he is properly licensed.

This practice represents a conflict of interest. There is a financial incentive for Mr. Stout to recommend certain insurance products that pay him a commission or other product-based compensation. The conflict mitigation steps include disclosures, the Code of Ethics, and Mr. Stout's fiduciary obligation to place the best interest of the client first. There is no obligation to purchase any commission based or other compensated products. Clients have the option to purchase any recommended products through the insurance agent of their choosing.

### Item 5 Additional Compensation

Mr. Stout does not receive any performance-based fees. Mr. Stout receives additional compensation in his capacity as an insurance agent.

### Item 6 Supervision

Steve Frontczak is the Chief Compliance Officer of FTA. Mr. Frontczak reviews the advisory activities of Mr. Stout. He can be reached by phone at (314) 858-1122 or by email at [steve@fta-ria.com](mailto:steve@fta-ria.com).