



Financial & Tax Architects, Inc.
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Form ADV Part 2B
Steven Pepper

This brochure supplement provides information about Steven Pepper 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 Steven Pepper (CRD #3060012) is available on the SEC's website at www.adviserinfo.sec.gov.

March 31, 2021

Brochure Supplement (Part 2B of Form ADV)

Steven Pepper

Investment Advisor Representative

- Year of birth: 1940

Item 2 Educational Background and Business Experience

Educational Background:

Chartered Life Underwriter® - CLU®; 1976

Issuing Organization: The American College.

Prerequisites/Experience Required: Three years of full-time business experience within the five years preceding the awarding of the designation.

Educational Requirements: Five core and three elective courses.

Continuing Education: 30 CE credits every two years

Life Underwriter Training Counsel Fellow - LUTCF®; 1999

Issuing Organization: National Association of Insurance and Financial Advisors (NAIFA)

Prerequisites/Experience Required: Member in good standing of NAIFA and eight three-week courses.

Continuing Education: N/A

Business Experience:

- Financial and Tax Architects, Inc.; Investment Advisor Representative; 06/2019 – Present
- Round2It Financial LLC; Owner; 10/2010 – Present
- Pepper Financial Services, LLC; Owner; 09/1994

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

Steven Pepper is the President of RFound2It Financial LLC, a Delaware-based insurance agency. Mr. Pepper spends approximately 70% of his time is spent in his insurance practice. In that capacity, he will provide advice on various insurance products. Mr. Pepper only sells insurance products in states where he is licensed.

This practice represents a conflict of interest. There is a financial incentive for Mr. Pepper to recommend products that pay him a commission or other compensation. The conflict mitigation steps include disclosures, the Code of Ethics, and Mr. Pepper'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. Pepper does not receive any performance-based fees. Mr. Pepper 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. Pepper. He can be reached by phone at (314) 858-1122 or by email at steve@fta-ria.com.