



Financial & Tax Architects, Inc.
12412 Powerscourt Drive, Suite 25
Saint Louis, MO 63131
(314)-858-1122
www.fta-ria.com

Form ADV Part 2B
William Clark Smith

This brochure supplement provides information about William Clark Smith 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 William Clark Smith (CRD #2108204) is available on the SEC's website at www.adviserinfo.sec.gov.

March 31, 2021

Brochure Supplement (Part 2B of Form ADV)

William Clark Smith

Investment Advisor Representative

- Year of birth: 1965

Item 2 Educational Background and Business Experience

Educational Background:

- Mississippi State University; BA – Finance; 1988
- Mississippi State University; MBA – Finance; 1988

Business Experience:

- Financial and Tax Architects, Inc.; Investment Advisor Representative; 02/2020 – Present
- FTA Insurance Services, LLC; Licensed Insurance Agent; 04/2020 – Present
- Stuart Medical Supply; Owner; 06/2016 – 10/2020
- Retired; 05/2015 – 06/2016
- Woodridge Capital Portfolio Management; Investment Advisor Representative & Owner; 06/2006 – 05/2015

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

William Clark Smith is also a licensed insurance agent in Missouri. Greater than 50% of Mr. Smith's time is spent in his role as an insurance agent for FTA Insurance Services, LLC. Mr. Smith only sells insurance products in states where is licensed.

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