



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

This brochure supplement provides information about Steven W. Moravec 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 W. Moravec's (CRD #2086551) is available on the SEC's website at www.adviserinfo.sec.gov.

March 31, 2021

Brochure Supplement (Part 2B of Form ADV)

Steven W. Moravec

Investment Advisor Representative

- Year of birth: 1964

Item 2 Educational Background and Business Experience

Educational Background:

- College of Financial Planning; CFP Professional Education Program – 1996. (Mr. Moravec is not currently a CFP holder.)

Business Experience:

- Financial and Tax Architects, Inc.; Investment Advisor Representative; 06/2018 – Present
- Sentext Solutions; Sales Representative; 01/2018 – 06/2019
- SDI Marketing; Sales Representative; 10/2017 – 06/2019
- Self-Employed; Independent Insurance Agent; 06/2013 – 10/2014
- Puritan Financial GP; Financial & Estate Planner; 06/2012 – 06/2013
- American National Insurance Co.; Insurance Agent; 08/1989 – 08/2013

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 Moravec is an insurance agent licensed in TN. Mr. Moravec spends approximately 70% of his time is spent in his insurance practice. In that capacity, he will provide advice on various insurance products. Mr. Moravec 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. Moravec to recommend products that pay him a commission or other compensation. The conflict mitigation steps include disclosures, the Code of Ethics, and Mr. Moravec'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. Moravec does not receive any performance-based fees. Mr. Moravec 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. Moravec. He can be reached by phone at (314) 858-1122 or by email at steve@fta-ria.com.