



Financial & Tax Architects, Inc.

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This ADV Form 2A (the “Brochure”) provides information about the qualifications and business practices of Financial & Tax Architects, Inc. If you have any questions about the contents of this Brochure, please contact us at 314-858-1122. The information in this Brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

Financial & Tax Architects, Inc. is a registered investment advisor. Registration of an investment adviser does not imply any level of skill or training. The oral and written communications of an investment advisor provide you with information about which you determine to hire or retain an investment advisor.

Additional information about Financial & Tax Architects, Inc. (CRD #119169) is available on the SEC’s website at www.adviserinfo.sec.gov.

Item 2: Material Changes

Material Changes

This Brochure is Financial & Tax Architect's, Inc.'s Annual Updating Amendment dated February 15, 2022.

Financial & Tax Architects, Inc. have amended their fee structure. The fee for investment advisory services is now 1.95% There is no fee for financial planning services

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Item 4: Advisory Services

Firm Description

Financial & Tax Architects, Inc. ("FTA") is a fee-only investment advisor and has been providing advisory services since 1998. FTA is registered with the U.S. Securities and Exchange Commission. As of December 31st, 2021, FTA has discretionary assets under management ("AUM") of \$269,215,780. FTA's AUM consists of its retail investor advisory services and its financial institution advisory ("sub-advisory") services. As of the date of this brochure, FTA managed \$141,674,357 for retail clients and \$127,547,423 for financial institutions as a of sub-advisor.

Retail Investor Discretionary Asset Management

FTA provides discretionary investment advisory services to individual and high-net worth clients who are nearing retirement or who have retired. FTA offers ongoing, continuous portfolio management services to its clients by gathering data from the client and using the data and one-on-one interviews to collectively arrive at their investment objectives, risk tolerance, and time horizon. The selection of FTA's investment strategies and an allocation using those strategies are based on those factors. In some instances, FTA may create customized models at the request of the client. Customized models are required to be discretionary accounts only.

FTA and the client periodically review their financial situation which may result in alterations of their investment strategies and asset allocation. It is the responsibility of the client to notify FTA of any material changes to their financial situation.

All FTA clients sign a discretionary Investment Advisory Agreement ("IAA"). This allows FTA to manage the clients' assets without pre-approval for each change to the invested assets. In certain instances, a client may wish to designate specific holdings as restricted for a variety of reasons. Any such designated assets are excluded from FTA's advisory fee calculations.

Financial Institution Sub-Advisory Services

FTA's provides sub-advisory services to other registered investment advisory firms. FTA provides access to its investment strategies under the terms of a sub-advisory agreement. Under the terms of that agreement, FTA relies on the sub-advised firm to determine the investment strategies and asset allocation best suited to the needs of their clients. FTA does not act as a personal, direct investment advisor or enter into an IAA with the sub-adviser clients. FTA does not possess knowledge of the individual information or investment goals and objectives and does not provide personalized investment advice to those clients. Sub-Advisory investment services are considered *impersonal investment advice* (which means that these services are not intended to meet the needs or the objectives of specific individuals or accounts). It is the responsibility of the financial institution to deliver FTA's ADV Part 2 to their clients.

Financial Consulting

As a compliment to our investment advisory services, FTA provides advice in the form of financial planning and consulting, typically geared to integrate a client's professional and personal lives. Our financial planning and consulting services are designed to assist clients with creating an all-encompassing financial plan.

Generally, FTA's financial planning and consulting services includes the following:

- An initial meeting taking of up to two hours.
- A follow-up meeting to deliver and discuss initial recommendations typically taking up to 90 minutes.

- A second follow up meeting typically takes place during the ensuing twelve (12) months to check on progress and adjust recommendations based on changes in the market, if any, or the client's financial situation.
- Retirement or pre-retirement strategies are recommended to in a client-specific written financial action plan. The financial action plan will explore different opportunities to maximize Social Security benefits, investment account, performance, and the benefits of consideration of purchasing an insurance or annuity product. Annuities are sold through an affiliated entity, BHF, LLC. The compensation All annuity sales are commission based and are paid directly to the BHF. The financial action plan and the decision to employ any of the recommendations included in the plan are at the sole discretion of the client. Clients are able to take their financial action plan and disengage with FTA.

Our financial planning and consulting services may also include a review of the client's retirement plan. In some instances, FTA may offer 401k guidance

The implementation of any FTA financial consulting recommendation is at the sole discretion of the client.

Private Wealth Strategies

FTA's asset management services rely on a series of proprietary investment models designed to approximate specific market segments for both its retail and sub-advisory clients. Our investment models or Private Wealth Strategies ("Strategies") as we call them, use an investment model which determines when trades need to be made to maintain the appropriate mix of investments. The Strategies are not mutual funds or pooled accounts; each client maintains the ownership of the underlying investment. Their accounts are reviewed and rebalanced, if needed, monthly. At the inception of our advisory relationship, FTA and the client will select a blend of Strategies called an allocation. FTA reviews client accounts not less than monthly to address any changes needed to maintain the agreed upon allocation. Due to market fluctuations, some allocation disparity may occur for short periods of time.

FTA's sub-advisory services work much the same way. The firm who engages us to provide our asset management services under a sub-advisory agreement will determine the Strategies and allocations for their clients. Those allocations are provided to FTA, and we provide our asset management processes in the same manner as retail investors. All accounts are rebalanced, and trades executed at the same time.

A complete list of all Strategies and their descriptions are available upon request.

Clients should be aware the Strategies are not managed in a tax sensitive fashion. Any tax management strategies should be discussed on an individualized basis with a tax professional. FTA does not provide legal, tax or other accounting advice.

Educational Seminars and Workshops

FTA provides educational seminars and workshops where an FTA representative will provide information on topics like financial planning, retirement planning, generic tax planning and Social Security benefit education. These educational seminars and workshops are offered on an impersonal basis and do not focus on the individual needs of those who attend. The seminars are for educational purposes only and do not contain any investment advisory advice to the attendees. Educational seminars are typically held at local colleges or universities. FTA is not affiliated with any academic institution and the presentation materials are neither reviewed nor endorsed by any academic institution.

Client Exclusions and Investment Restrictions

In some instances, our clients may impose certain trading restrictions on specific securities holdings in their accounts. No other investment restrictions are permitted unless agreed to in writing by FTA.

Termination of Services

Generally, either the client or FTA can terminate the advisory agreement without penalty upon thirty (30) day notice in writing to the other party. Upon termination of any agreement, any prepaid, unearned fees will be promptly refunded. Termination of an agreement will not affect (a) the validity of any action previously taken by FTA under the agreement; (b) liabilities or obligations of the parties from transactions initiated before termination of the agreement; or (c) the client's obligation to pay advisor fees (pro-rated through the date of termination and thirty (30) day notice period). On the termination of the agreement, FTA will have no obligation to recommend or take any action with regard to the securities, cash or other investments in a client's account.

Sub-Advisory services may be terminated by the sub-advised financial institution at any time. Termination of a sub-advisory agreement will not affect (a) the validity of any action previously taken by FTA under the agreement; (b) liabilities or obligations of the parties from transactions initiated before termination of the agreement; or (c) the client's obligation to pay advisor fees (pro-rated through the date of termination and thirty (30) day notice period). On the termination of the agreement, FTA will have no obligation to recommend or take any action with regard to the securities, cash or other investments in a client's account.

FTA will be entitled to a pro rata sub-advisory fee for the period those services were provided during the billing period. The sub-advisory agreement is non-assignable without the written consent of each party

Wrap Fee Programs

FTA is not a wrap fee program sponsor.

Item 5. Fees and Compensation

Clients will be charged advisory fees in arrears at the beginning of each calendar month based upon the value (market value based on independent third-party sources; client account balances on which FTA calculates fees may vary from account custodial statements based on independent asset valuations and other accounting variances) of the client's account(s) at the end of the previous month. New accounts may be charged a pro-rated fee for the remainder of the month in which the account is inceptioned. Advisory fees shall apply to cash balances unless negotiated or agreed upon otherwise

FTA will request authority from clients to receive monthly payments directly from the client's account(s) held by an independent qualified custodian. Clients must provide written limited authorization to FTA to withdraw fees from account(s).

Discretionary Asset Management (Retail Clients)

The annual fee for FTA's discretionary asset management services is charged on a monthly basis, in arrears, and is calculated based on a percentage of the assets under management. FTA's discretionary asset management fee is 1.95%. *

**FTA has accounts at legacy custodians that may be charged on a quarterly or monthly basis. All new client accounts are charged monthly.*

Sub-Advisory Services

The annual fee for FTA's sub-advisory asset management services is charged on a monthly basis, in arrears, and are calculated based on a the sub-advised assets under management*. FTA's sub-advisory asset management fee is .75%

**FTA has accounts at legacy custodians that may be charged on a quarterly or monthly basis. All new sub-advisory accounts are charged monthly.*

Financial Consulting and Guidance Services

FTA's does not charge a fee for its financial consulting services. The fee for 401(k) guidance services may be charged a fee of \$499 depending on the scope and specific needs on a client-by-client basis.

Educational Seminars and Workshops

FTA's educational seminars and workshops are provided free of charge so long as the attendee brings three canned goods as a donation. FTA donates those canned goods to a local St. Louis charity.

Client Payment of Fees

FTA's advisory fees are deducted by the qualified custodian directly from the client's account.

Additional Client Fees Charged

The asset management fees paid to FTA does not include the fees and expenses the client may incur when purchases or sales of securities are made in their account. Those fees may include, but are not limited to, transactions fees, brokerage fees, custodial fees, and the management fees or expenses charged by mutual funds companies or ETF's sponsors.

For more details on FTA's brokerage practices, see Item 12 of this Brochure.

Prepayment of Client Fees

FTA does accept prepayment of any fees.

External Compensation for the Sale of Securities to Clients

FTA does not receive any external compensation for the sale of any securities.

Item 6: Performance-Based Fees and Side-by-Side Management

FTA does not charge performance-based fees (fees based on a share of capital gains on or capital appreciation of the assets of a client). Fees are calculated as described above and are not charged on the basis of income, capital gains or capital appreciation of the assets or any portion of the assets of a client.

Item 7: Types of Clients

Description

FTA provides discretionary asset management services to individuals and high net-worth individuals. FTA also provides sub-advisory asset management services to other financial institutions.

Client relationships vary in scope and length of service.

Account Minimums

FTA does not have a minimum account size requirement.

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

Methods of Analysis

FTA's security analysis is based on a number of factors, including those derived from academic research and literature, commercially available software technology, securities rating services, general market and financial information, due diligence reviews, and specific investment analysis.

Security Specific Material Risks

All investment activities and programs carry certain risks that are borne by the investor. Therefore, clients should be prepared to bear investment losses including loss of original principle. While financial markets may increase and decrease, client accounts may experience gains or losses that vary from those of the financial markets taken as a whole. FTA is unable to represent, guarantee or imply that our methods of analysis will be able to successfully predict future results or protect against losses due to market fluctuations. Past performance is not indicative of future results. Clients should not assume the performance of any investment strategy employed by FTA will be profitable.

All investors face the following risks and should discuss these risks with their advisor:

- *Interest-rate Risk* Fluctuations in interest rates may cause investment prices to fluctuate. For example, when interest rates rise, yields on existing bonds become less attractive, causing their market values to decline.
- *Market Risk* The price of a security, bond, or mutual fund may drop in reaction to tangible and intangible events and conditions. This type of risk is caused by external factors independent of a security's underlying circumstances. For example, political, economic and social conditions may trigger market events.
- *Inflation Risk* When any type of inflation is present, a dollar today will buy more than a dollar next year, because purchasing power is eroding at the rate of inflation.
- *Currency Risk* Overseas investments are subject to fluctuations in the value of the dollar against the currency of the investment's originating country. This is also referred to as exchange rate risk.
- *Reinvestment Risk* This is the risk that future proceeds from investments may have to be reinvested at a potentially lower rate of return (i.e. interest rate). This primarily relates to fixed income securities.
- *Business Risk* These risks are associated with a particular industry or a particular company within an industry. For example, oil-drilling companies depend on finding oil and then refining it, a lengthy process, before they can generate a profit. They carry a higher risk of profitability than an electric company which generates its income from a steady stream of customers who buy electricity no matter what the economic environment is like.
- *Liquidity Risk* Liquidity is the ability to readily convert an investment into cash. Generally, assets are more liquid if many traders are interested in a standardized product. For example, Treasury Bills are highly liquid, while real estate properties are not.
- *Financial Risk* Excessive borrowing to finance a business' operations increases the risk of profitability, because the company must meet the terms of its obligations in good times and bad. During periods of financial stress, the inability to meet loan obligations may result in bankruptcy and/or a declining market value.
- *Options Trading* The risks involved with trading options are that they are very time sensitive investments. An options contract is generally a few months. The buyer of an option could lose his or her entire investment even with a correct prediction about the direction and magnitude of a particular price change if the price change does not occur in the relevant time period (i.e., before the option expires). Additionally, options are less tangible than some other investments. An option is a "book-entry" only investment without a paper certificate of ownership.

- *Leveraged Risk*: The risks involved with using leverage may include compounding of returns (this works both ways – positive and negative), possible reset periods, volatility, use of derivatives, active trading and high expenses. Leveraged investments are not for long-term investors or buy and hold strategies.
- *Security Specific Risk*: FTA primarily uses ETF's, Treasury securities, individual securities, and cash equivalents in the investment strategies it manages. While FTA does not currently invest with any mutual funds in the investment programs, it reserves the right to do so in the future. The specific risks associated with ETF's include all the risks described above, as well as increased liquidity risk should the underlying investments become illiquid, or valuation becomes difficult. There may be tax consequences to holding any security. Other potential risks include a nominal trading risk since unlike a mutual fund which has a set end of day NAV, ETF's must be traded in the market and trading expenses may diminish returns. Finally, an ETF may be shut by its sponsor without notice resulting in a total liquidation of the ETF which may result in an elevated reinvestment risk.

Item 9: Disciplinary Information

Criminal, Civil or Disciplinary Actions

Registered investment advisors are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of FTA or the integrity of FTA's management. FTA has no information applicable to this item.

Item 10: Other Financial Industry Activities and Affiliations

Broker-Dealer or Representative Registration

FTA does not employ any registered representatives of a broker/dealer or custodian.

Futures or Commodity Registration

FTA is not registered or has an application pending to register as a futures commission merchant, commodity pool operator, or a commodity-trading advisor.

Material Relationships Maintained by this Advisory Business and Conflicts of Interest

BHFM, LLC: BHFM, LLC is an affiliate of FTA. Certain investment advisory representatives ("IAR's") are also registered, in their separate capacity, as an insurance agent. When acting in their separate capacity as an insurance agent, they may sell, for a commission, disability, long-term care, life insurance, annuities, and other insurance products. The commission compensation is paid by the insurance sponsor or underwriting company. The receipt of commissions creates a financial incentive to recommend products for which the IAR is paid a commission in their capacity as an insurance agent. Consequently, the advice rendered may be biased. FTA clients are never obligated to purchase any insurance or annuity products.

BHFM, LLC is also an insurance field marketing organization ("FMO"). A FMO acts as a wholesaler of insurance products, including annuities, to independent insurance agents across the country. BHFM receives a sales commission from it's wholesaler who has the direct relationship with the product underwriters. Some of the independent insurance agents who use BHFM's wholesaler services may also have their own financial institution, typically a registered investment adviser, and participate in FTA's sub-advisory asset management services.

BHFM, Media, LLC: BHFM Media provides commercial and digital marketing support to BHFM agents. This support includes purchasing radio advertising time and digital ad placement. Other services include radio and video

production, and script writing for radio programs or podcasts. BHFM Media charges a fee for its services in addition to its sub-advisory fee for IA Firms.

RIA Compliance Services, LLC: RIA Compliance Services, LLC ("RIACS") is an affiliate of FTA. RIACS provides compliance support services to third party investment advisory firms who use FTA's sub-advisory services. RIACS charges a monthly fee which is not included in the sub-advisory fees charged by FTA.

FTA's senior management may participate in the profits generated by these activities.

Recommendations or Selections of Other Investment Advisors and Conflicts of Interest

FTA does not recommend or select other registered investment advisors.

Item 11: Code of Ethics, Participation or Interest in Client Transactions and Code of Ethics Description

FTA has adopted a Code of Ethics ("Code") pursuant to Rule 204A-1 under the Investment Advisers Act of 1940. The Code establishes rules of conduct for its employees and is designed to, among other things, govern personal securities trading activities in the accounts of employees. The Code contains general ethical principles and personal securities reporting provisions. In summary, the Code prohibits employees from taking inappropriate advantage of their positions and the access to information concerning any investments or investment strategies for personal gain or in a manner detrimental to the interests of FTA clients.

The Code of Ethics further includes FTA's policy prohibiting the use of material non-public information and protecting the confidentiality of client information. FTA requires that all individuals must act in accordance with all applicable federal and state regulations governing registered investment advisory practices.

Any individual violating the Code of Ethics may be subject to discipline as deemed appropriate, including verbal reprimand, letter of censure or suspension, termination or disgorgement of any profits received as a result of the breach.

FTA will provide a copy of its Code of Ethics upon request.

Investment Recommendations Involving a Material Financial Interest and Conflicts of Interest

FTA does not maintain a material financial interest in any securities or issuer of securities.

FTA does not maintain proprietary trading accounts. FTA has no material financial interest in any securities being purchased or sold in any client account(s).

Item 12: Brokerage Practices

Best Execution

Best execution does not necessarily mean the lowest achievable commission costs. FTA places significant importance to qualitative execution, meaning the trade execution is consistent with its fiduciary duty. The quality and availability of the trading platform is essential to FTA's service arrangements and capabilities. FTA relies on the ability of the custodian to provide execution services at the best prices available to it.

Selection of Broker/Dealers and Custodians

FTA seeks to recommend a broker-dealer/custodian that will hold client assets and execute transactions on terms that are, overall, most advantageous when compared with other available third-party providers and their services. FTA considers a wide range of factors, including:

- Capability to execute, clear, and settle trades (buy and sell securities for your account) itself or to facilitate such services.
- Capability to facilitate timely transfers and payments to and from accounts.

- Availability of investment research and tools that assist us in making investment decisions. - Quality of services.
- Competitiveness of the price of those services and willingness to negotiate the prices.
- Reputation, financial strength, and stability.

Directed Brokerage

FTA requires clients to use specific independent qualified custodians. FTA clients enter into a custodial agreement with their custodian. FTA requires its sub-advisory clients to use a specific qualified custodian. By requiring clients to use a particular custodian, FTA may not achieve the most favorable trade execution or lowest custodial fees available. Currently, FTA has custodial relationships with Schwab Institutional Services, TD Ameritrade, Axios, and Interactive Brokers as qualified custodians.

Soft Dollar Arrangements

FTA does not participate in a soft dollar arrangement with any custodian. The SEC defines soft dollar practices as an arrangement under which products or services other than execution services are obtained by FTA from or through a broker-dealer in exchange for directing client transactions to the broker-dealer.

Principal Trading and Agency Cross Trades

FTA does not engage in principal trading or agency cross trading transactions.

Item 13: Review of Accounts

Periodic Review of Client Accounts or Financial Plans

FTA continuously supervises client accounts and reviews client accounts not less than quarterly or upon the specific request of the client. Off-cycle reviews may be triggered by material events, including, but not limited to, changes of financial circumstances, additions or subtractions of client assets, account drift or variance from stated account allocation, financial market conditions, or the prevailing political environment.

Regular Reports Provided to Clients

Clients may receive performance or other reports directly from FTA. FTA encourages its clients to compare any reports it provides against the account statements provided by the custodian. Should there be a question or concern regarding any report or statement, the client should contact FTA or the account custodian.

Item 14: Client Referrals and Other Compensation

Economic Benefits Provided to FTA from External Sources

FTA does not receive any economic benefits from external sources.

Payments for Client Referrals

Presently, FTA has no referral arrangement with any third-party. However, in the future FTA may enter into agreements to pay referral fees. Any future referral program will be in accordance with Rule 206 (4)-3 of the Investment Advisors Act. Any referral fees will be calculated based on a percentage of the assets under management from the referred client account.

Item 15: Custody

Clients should receive at least quarterly statements from the qualified custodian or bank that holds and maintains clients' investment assets. FTA urges its clients to carefully review such statements and compare such official custodial records to the account statements that may be provided to you by FTA. FTA's statements may vary from custodial statements based on accounting procedures, reporting dates or valuation methodologies of certain

securities

Item 16: Investment Discretion

For discretionary investment management accounts, FTA requires that the authority to determine which securities and the amounts of securities that are bought or sold be provided in writing. Any limitations on this discretionary authority shall be included in this written authority statement. Clients can change or amend these limitations, but such amendments need to be submitted to FTA in writing. Clients have the ability to place reasonable restrictions on certain assets held in their custodial accounts. Any such restrictions placed on FTA's discretionary authority shall be set forth in writing or included as an attachment to the IAA.

Item 17: Voting Client Securities

Although FTA has discretionary authority with respect to the acquisition and disposition of client securities, FTA does not take responsibility for voting proxies on the behalf of its clients. Clients should expect to receive proxy materials directly from the custodian.

Clients should be aware that FTA will neither advise nor act on behalf of the client in legal proceedings involving securities are held or were previously held in the client's account(s), including, but not limited to, the filing of "Proofs of Claims" in class action settlements.

Item 18: Financial Information

Registered investment advisors are required in this item to provide you with certain financial information or disclosures about their financial condition. FTA has no financial commitment that impairs its ability to meet contractual and fiduciary issue commitment to clients and has not been the subject of a bankruptcy petition.