



Financial & Tax Architects, Inc.

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Form ADV Part 2B

Joshua Samander

March 1<sup>st</sup>, 2022

This brochure supplement provides information about Joshua Samander 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 Joshua Samander (CRD #7235068) is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## **Brochure Supplement – Form ADV Part 2B**

Joshua Samander

Investment Advisor Representative

### **Item 2 Educational Background and Business Experience**

#### **Educational Background:**

- Southwest Mississippi Community College; Associates degree; 05/2015

#### **Business Experience:**

- Financial and Tax Architects, Inc.; Investment Advisor Representative; 05/2021 – Present
- Samander Financial, LLC; Owner; Insurance Agent; 05/2017 – Present
- Optivise Advisory Services, LLC; Investment Advisor Representative; 02/2020 – 12/2020
- Mega Mattress; Retail Associate; 02/2017 – 05/2017
- Student; 01/2011 – 01/2015

### **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**

Joshua Samander is the owner of Samander Financial, an independent insurance agency. Samander Financial is a Mississippi corporation. Mr. Samander spends approximately 70% of his time is spent in his insurance practice. In that capacity, he will provide advice on various insurance products. Mr. Samander 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. Samander to recommend products that pay him a commission or other compensation. The conflict mitigation steps include disclosures, the Code of Ethics, and Mr. Samander'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. Samander does not receive any additional compensation from his advisory activities. Mr. Samander does not receive any performance-based fees.

### **Item 6 Supervision**

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