



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

Form ADV Part 2B  
David Scott Brooks

This brochure supplement provides information about David Scott Brooks 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 David Scott Brooks (CRD #1920936) is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

March 31, 2021

## Brochure Supplement (Part 2B of Form ADV)

David Scott Brooks

Executive Officer - Chairman and CEO

Year of birth: 1964

### Item 2 Educational Background and Business Experience

#### Educational Background:

- Southeast Missouri State University, Bachelor of Science Interdisciplinary – Biology, Chemistry, Psychology, Physics and Math; 1986

#### Business Experience:

- Financial and Tax Architects, Inc.; President/Investment Advisor Representative; 07/1999 – Present
- Financial and Tax Architects, Inc.; President; 01/1996 – Present
- FTA Insurance Services, LLC; Managing Member/Insurance Agent; 01/2016 – Present
- RIA Compliance Services, LLC; President; 03/2017 – Present
- BHFМ, LLC; Managing Member/Partner; 07/2020 – Present
- BHFМ Media, LLC Managing Member/Partner; 01/21 – Present
- Revolution Medical; President; 01/2004 – 01/2012
- Integrity Auto Shield; President; 10/2009 – 01/2012
- Securities Service Network, Inc.; Registered Representative; 04/1998 – 07/2009

### 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

David Scott Brooks is the sole owner of FTA, FTA Insurance Services, LLC, and RIA Compliance Services, LLC. He is the majority owner of BHFМ, LLC and BHFМ Media, LLC. FTA Insurance Services, LLC sells insurance and annuity products to FTA clients. RIA Compliance Services, LLC, BHFМ, LLC and BHFМ Media, LLC do not provide services to FTA clients. These entities provide services to unaffiliated investment advisers and independent insurance agents.

Mr. Brooks is a licensed insurance agent in the state of Missouri and Illinois. Mr. Brooks spends approximately 15% of his time is spent in his insurance practice. In that capacity, he will provide advice on various insurance products. Mr. Brooks only sells insurance products in states where he is holds an insurance license.

FTA Insurances Services, LLC: FTA Insurance Services, LLC is an affiliate of FTA. Certain investment advisory representatives ("IAR") 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.

RIA Compliance Services, LLC: RIA Compliance Services, LLC (“RIACS”) is an affiliate of FTA. RIACS provides compliance support services to IA Firms who are part of FTA’s Managed Money Program. RIACS charges a monthly fee. RIACS charges a monthly fee which is in addition to the sub-advisory fees charged by FTA to participating IA Firms. RIACS does not provide services to advisory clients.

BHFM, LLC: BHFM, LLC is an affiliate of FTA. BHFM is an insurance field marketing organization (“FMO”). A FMO acts as a wholesaler of insurance products, including annuities, to independent insurance agents across the country. Some of the independent insurance agents who use BHFM’s wholesaler services also participate in FTA’s Managed Money Program. BHFM receives a sales commission direct from the insurance or annuity underwriter for product sales made by agents using its wholesale services. The wholesale sales commissions paid to BHFM are in addition to the sub-advisory fees charged by FTA to participating IA Firms. In addition, BHFM provides sales training and support to independent insurance agents and IAR’s from participating IA Firms. BHFM does not charge additional fees for those services. BHFM Does not provide services to advisory clients.

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. BHFM does not charge additional fees for those services. BHFM Does not provide services to advisory clients.

#### **Item 5 Additional Compensation**

Mr. Brooks does not receive any performance-based fees. Mr. Brooks receives compensation from the other related sources of income as described above.

#### **Item 6 Supervision**

Steve Frontczak is the Chief Compliance Officer of FTA. Mr. Frontczak reviews the advisory activities of Mr. Brooks. Mr. Frontczak can be reached at 314-858-1122 or at [steve@fta-ria.com](mailto:steve@fta-ria.com).