

ADV Part 3, Form CRS: Financial & Tax Architects, Inc.

Item 1. Introduction:

Financial & Tax Architects, Inc. ("FTA") is registered with the Securities and Exchange Commission ("SEC") as an investment adviser. Brokerage and investment advisory services and fees differ and it is important for you to understand the differences. Free and simple tools are available to you to research firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/crs), which also provides educational materials about broker-dealers, investment advisers and investing.

Item 2. Relationships and Services.

What investment services and advice can you provide me?

FTA offers investment advisory services to retail investors. Our advisory services consist of discretionary portfolio management and financial consulting. Portfolio management services are offered through a mix of proprietary investment strategies called Private Wealth Strategies (the "Strategies"). A detailed description of each individual Strategy may be found in our ADV Part 2A, Item 4 or upon request. The description reflects the investment model each Strategy follows. All models are created before they are made available to retail investors. The model uses objective inputs to determine which securities to purchase or sell and the timing of those trades. The Strategies are rebalanced not less frequently than monthly. Rebalancing is the mechanism used to ensure each Strategy is regularly updated. Depending on the Strategy, holdings may include a blend of both U.S. and international Exchange Traded Funds, Bond Funds, individual stocks, and U.S. Treasury securities. Unlike mutual funds or other commingled funds, retail investors own the underlying securities in their individual accounts. FTA does not charge a separate management fee for inclusion in a Strategy. Any specific investment restrictions requested by a client must be agreed to in writing. Imposing certain restrictions may impact the investment performance. For additional information, please see our Form ADV, Part 2A, Items 4 and 7.

FTA also provides retail investors with financial consulting services. FTA's financial consulting services are agreed upon in advance and are limited in scope. The aim is to address issues outside traditional portfolio management. Offering guidance on the investment options to select in an employer sponsored retirement plan is a prime example. Additional information is available in ADV Part 2A, Items 4 & 5.

Item 3. Fees, Costs, Conflicts and Standard of Conduct

What fees will I pay?

You will pay an advisory fee for our discretionary portfolio management services. FTA's standard advisory fee is 1.95%. Other fees you may will pay include custodial fees to your account custodian, trading expenses and other management fees to ETF and mutual fund managers. Please see ADV Part 2A for additional fee information.

You will pay fees and costs regardless if you make or lose money on your investments. Fees will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying.

Conversation starter: ask your financial professional: Help me understand how these fees and costs might affect my investments. If I give you \$10,000 to invest, how much will go to fees and costs, and how much will be invested for me?

What are your legal obligations to me when acting as my investment adviser? How else does your firm make money and what conflicts of interest do you have?

When acting as your investment adviser, we have a duty to act in your best interest and to not put our interests ahead of yours. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice we provide you. Here are some examples to help you understand what this means.

FTA's financial professionals are also state-licensed insurance agents. In some instances, your financial professional may recommend an insurance or annuity product as part of your financial plan. Insurance agents are paid sales commissions by the insurance company who underwrites the product. As a result, there is a financial incentive to recommend commission-based products to retail investors. You are under no obligation to purchase any insurance product from your FTA financial professional. The commission compensation is separate from our advisory fees. Additional information is available in ADV Part 2A & 2B.

FTA provides portfolio management, or sub-advisory, services to independent state-registered investment advisers. As sub-advisor, FTA makes the Private Wealth Strategies available to the retail investors of those advisers who have contracted with us. The adviser pays FTA a sub-advisory fee based on the assets FTA manages for that adviser. This practice may present a conflict of interest for FTA to favor one set of clients over the other.

An affiliate company to FTA, BHFM, LLC, is a wholesaler of insurance and annuity products to independent insurance agents. BHFM receives a commission whenever an agent sells one of the products it wholesales on behalf of insurance company. BHFM earns commissions from licensed agents who are also FTA financial professionals and licensed agents who are sub-advisory clients. These commissions are separate from the advisory fees charged by FTA.

How do your financial professionals make money?

Our financial professionals receive compensation based upon the amount of assets under management attributed to their clients. A description of assets under management may be found in ADV Part 2A. All compensation is paid in cash. Our financial professionals also receive cash compensation for the sale of insurance and annuity products. Commissions are separate and distinct from the advisory fees paid by retail investors. Insurance commissions are paid to an affiliate of FTA, BHFM, LLC. BHFM then distributes compensation directly to the agent.

Members of the senior management team may earn additional compensation based on the overall profitability of FTA.

Item 4. Disciplinary History:

Do you or your financial professionals have any legal or disciplinary history?

Yes. See [Investor.gov/CRS](https://www.investor.gov/crs) for free and simple search tools to research you and your financial professionals.

Conversation starter: As a financial professional, do you have any disciplinary history? For what type of conduct?

Item 5. Additional Information.

Conversation starter: Who is my primary contact person? Is he or she a representative of an investment adviser or a broker-dealer? Who can I talk to if I have concerns about how this person is treating me?