

Form CRS (Client Relationship Summary)

Introduction

Financial & Tax Architects, Inc. ("Us" or "We") is an investment adviser registered with the United States Securities and Exchange Commission. Fees for brokerage and investment advisory services differ among brokers-dealers and investment advisers. It is important for you to understand those 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.*

What investment services and advice can you provide me?

We offer wealth management services to retail investors, which include financial planning and portfolio management services. We provide periodic advice and reviews about your investment goals and objectives, personal balance sheet, risk management, retirement, education, and investment planning. In our portfolio management, we will continuously monitor your investment accounts over which you provide us with such authority and provide advice. In your investment advisory agreement with us, you give us the discretion to decide the investments to buy and sell. Our portfolio management services are centered around a mix of proprietary investment models. A detailed description of each investment models may be found in our firm ADV Part 2A, Item 4. Those descriptions detail the goal of each investment model. Each model is created prior to their availability of our retail investors. Each model is based on an objective formula that tells us when and which investments to buy or sell. We rebalance each model not less frequently than monthly. The term rebalance refers to the mechanism used to regularly update the holdings in your accounts. Model holdings may include a blend of Exchange Traded Funds, Bond Funds, individual equities, and U.S. Treasury securities. Unlike mutual funds or other commingled funds, you will own the underlying securities in your accounts. We do not charge additional fees associated with any model. Any specific investment restrictions requested by a client must be agreed to in writing. Imposing certain restrictions may affect the investment performance of your accounts.

Ask us questions to help you better understand our services: *Given my financial situation, should I choose an investment advisory service? Why or why not? How will you choose investments to recommend to me? What is your relevant experience, including your licenses, education, and other qualifications? What do these qualifications mean?*

Please refer to our Form ADV Part 2A, particularly Items 4 and 7, for more detailed information about our services.

What fees will I pay?

We charge a percentage of the assets under management for our wealth management services. For all new clients, these fees are assessed monthly, in arrears. A few accounts held at a previous custodian charges fees daily, in arrears. You should be aware that the more assets there are in your accounts, the more you will pay in fees. This means we have an incentive to increase the assets in your account. We also charge a fixed fee for certain financial planning services. In addition to our fees, you will incur additional fees and costs related to the assets in your account, as applicable, such as custodian fees, account maintenance fees, transaction costs, surrender charges, wire transfer and electronic fund fees, internal management fees of mutual funds and variable annuities, and other product related fees such as redemption fees

Ask us questions to help you better understand the impact of fees and costs on investments: *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?*

You will pay fees and costs whether 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.

Please refer to our Form ADV Part 2A, particularly Item 5, for more detailed information about our fees and your investment costs.

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 we act as your investment adviser, we have a duty to act in your best interest and 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.

Our financial professionals are often insurance agents. In some instances, your financial professional may recommend an insurance or annuity product as part of your financial plan. When you purchase an insurance or annuity the financial professional receives a commission from the insurance company. That commission amount is included in the cost of the product, it does not impact the price you pay. A financial incentive to recommend insurance and annuity products to you creates a conflict of interest. You are not obligated to purchase any insurance or annuity product from your financial professionals. Additional information is available in our ADV.

Our affiliate, BHFM, LLC, is a wholesaler of insurance and annuity products to independent insurance agents. BHFM is paid a commission when an agent sells an insurance product. BHFM may earn a commission from agents who are our financial professionals and agents who use our sub-advisory services. The commissions paid to BHFM are not associated with our wealth management fees.

How do your financial professionals make money?

Our financial professionals are paid an agreed upon portion of the wealth management fees we charge our clients. Some of our financial professionals may also receive a salary. This is a conflict of interest because our financial professionals have an incentive to encourage a retail investor to increase the assets in their investment accounts. Our financial professionals also receive additional compensation when they obtain new clients and assets for us. This is a conflict of interest because it creates an incentive for our financial professionals to recommend our investment advisory services to you. Our financial professionals who are licensed insurance agents may receive compensation for the sale of insurance and annuity products. This is a conflict of interest because it creates an incentive for our financial professionals to recommend those products to you.

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

No, for our firm. Yes, for one or more of our financial professionals. Please visit [Investor.gov/CRS](https://www.investor.gov/CRS) for free and simple search tools to research our firm and your financial professional.

Ask us questions to help you better understand our disciplinary history: *As a financial professional, do you have any disciplinary history? For what type of conduct?*

Additional Information

You can find additional information about our services in our Form ADV Part 2A. You may request updated information and a copy of our Form CRS Relationship Summary by contacting us at (314) 858-1122 or FTAcompliance@fta-ria.com.

Ask us questions to help you better understand who to contact with any questions or complaints: *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?*