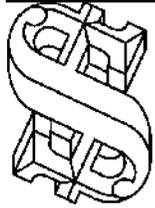


ADV Part 2

Item 1. Cover Page

FINANCIAL ARCHITECTS INC.



Capital Blueprints for the Future

Financial Architects, Inc., a Registered Investment Advisor with the Kentucky Department of Financial Institutions.

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Louisville, KY 40207
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January 15, 2019

This brochure provides information about the qualifications and business practices of Financial Architects, Inc. If you have any questions about the contents of this brochure, please contact us at 502-589-1772. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission nor by any state securities authority.

The designation Registered Investment Advisor is issued to Financial Architects, Inc. and does not imply a certain level of skill or training. The state of Kentucky requires investment advisory firms and its affiliate members to meet specific registration requirements; complete and file an ADV Part 1 and Part 2; meet minimum capital requirements; and comply with all state security laws and regulations. Specifically, for Financial Architects, Inc., CEO, Brad W Michels completes and files forms ADV Part 1 and Part 2 with the state. The firm maintains a positive net worth. The firm participates in bi-annual audits by Kentucky's Department of Financial Institutions of the firm's books and records and pays licensing fees assessed by the state.

Item 2. Material Changes.

There are no material changes in this brochure from the last annual updating amendment of Financial Architects, Inc. on 03/14/2018. Material changes relate to Financial Architects, Inc.'s policies, practices or conflicts of interests only.

Item 3. Table of Contents

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Item 4. Advisory Business --- This section contains information on the advisory business of Financial Architects, Inc., including ownership, services offered, and how the firm manages clients' money.

Financial Architects, Inc., (hereinafter "FA") has been in business since 1984. Brad W Michels, is the sole owner of FA.

FA provides financial planning services and advice to clients on matters involving securities as well as other types of investments. FA services are tailored to fit each client's needs and objectives. Any advice concerning the integration of investments into the client's financial plan is based on the goals of each respective clients plan.

Comprehensive plans may include financial status, risk management, investments, retirement planning, education funding, and/or tax planning.

We subscribe to the six step method of financial planning described by the Financial Planning Association (FPA). These steps are: (1) Collection and assessment of all relevant personal and financial data, (2) Identification of both financial and personal goals and objectives, (3) Identification of financial problems, (4) The production of a written financial plan, (5) Implementation of the agreed upon recommendations, and (6) Periodic review.

FA's advisory program (The Lifetime Solution) is based on a "life planning" (coaching) approach. This coaching approach is included in the financial planning process. However, it may be offered as a standalone service. This standalone process will NOT involve investment advisory services of any kind, but rather fall under the general description of coaching.

FA generally does not provide direct asset management. Asset management services are provided through third party investment advisory firms: Wealthcare Capital Management, LLC and Envestnet Asset Management, Inc. Clients may request certain restrictions concerning investments. Assuming the third party firm can offer a program that meets those restrictions, the request will be honored. If not, we will advise the client of this.

As of December 2018, Financial Architects, Inc has \$ 50,219,803 in discretionary assets under management and \$0 in non-discretionary assets under management.

Item 5. Fees and compensation ---This section contains information on the types of fees clients can be charged, the types of compensation the advisor receives, and how potential conflicts of interest are handled.

FA is compensated on a fixed fee basis for its comprehensive financial plans. The fees for its comprehensive financial plans typically fall within a range of from \$2,000.00 to \$5,000.00. Fees are determined on a case-by-case basis depending upon the complexity of the client's situation and needs. Initial fees are payable in two equal installments. One-half is due upon contracting and the remainder is due upon delivery of the completed plan. The contract may be voided and the first installment refunded upon request if the client notifies FA in writing within ten (10) days of the contract date.

Upon delivery of the completed plan, the client signs a Delivery Receipt confirming the delivery date and acceptance of the plan. The second half (or balance due) of the fee is due at this time. If the client is dissatisfied with the plan or the planning process they have experienced, they may request that the fee be fully refunded. This request must be made in writing to FA within ten days of the plan delivery date (as shown on the delivery receipt). After having heard the client’s reasoning for the request, Brad Michels (President) will consider the final disposition of the request.

The initial contract period is for twelve months from the contract date. It is our goal to construct and deliver the plan within six (6) months of contracting. If the client is unable to provide in a timely manner the information needed to complete the construction and delivery of the plan within this time period, the initial payment, less any fees for services already rendered by FA will be refunded to the client and the contract will be considered null and void.

Any fee for the coaching service as mentioned in Item #4 will be agreed upon by the client and FA. Fees are determined on a case-by-case basis depending upon the client’s situation and needs. Fees paid for this service, and or refunds, follow the same guidelines as those for comprehensive financial planning noted above and typically fall within a range of \$500 to \$1,500.

If mutually agreed, consulting or life planning (coaching) may be provided at an hourly rate of \$175 which will be paid at the time the service is provided.

For investment advisory services, FA holds agreements with Wealthcare Capital Management, LLC (WCM) and Envestnet Asset Management, Inc. (EAM), both of which are third party investment advisory firms. FA provides services to our clients to integrate the third party firm’s investment advisory services into the client’s financial plan. WCM will be compensated the Investment Management Fee (noted below) out of the total fee paid to Financial Architects, Inc. per the following schedule:

	Financial Advisory Fee	Investment Management Fee	Total
1st \$500,000	0.70%	0.45%	1.15%
Next \$500,000	0.65%	0.45%	1.10%
Next \$1,000,000	0.60%	0.40%	1.00%
Next \$3,000,000	0.55%	0.33%	0.88%
Next \$5,000,000	0.50%	0.25%	0.75%
> \$10,000,000	0.50%	0.20%	0.70%

For those legacy relationships with EAM clients pay total fees ranging from 1.40% to 0.85% through a sub-advisor agreement with EAM. In addition those clients also pay an annual fee of \$150. We are no longer working with EAM for new clients.

The final fee schedule is listed as Item 19 of the Investment Management Agreement between the client and FA. Fees are paid quarterly in advance and clients may terminate their contract with thirty days written notice. The fee is calculated based on the combined value of the household as of the prior quarter end. Refunds are given on a pro-rata basis, based on the number of days remaining in a quarter at the point of termination. Clients may terminate their contracts without penalty, for a full

refund, within 5 business days of signing the investment management agreement. Advisory fees are withdrawn directly from client's accounts with written authorization.

Clients may choose to implement any recommendations on their own. However, if WCM is chosen for investment implementation, clients will receive that party's Part 2 disclosure document. FA strongly urges the client to review this third party document.

Financial Architects, Inc., has one annuity accounts that are with Transamerica. Advisory fees for these accounts are billed on a quarterly basis. FA sends the client an invoice/letter itemizing the fee, including the formula used to calculate the fee, the amount of assets under management that the fee is based on and the time period covered by the fee.

Item 6. Performance-Based Fees and Side-by-Side Management --- This section contains information about fees determined by growth of client assets and if these fees are charged in conjunction with other types of fees.

This section is not applicable to FA.

Item 7. Types of Clients --- This section contains information on the types of clients to which Financial Architects, Inc. provides advice.

FA provides investment advice to individuals, trusts, and estates.

Item 8. Methods of Analysis, Investment Strategies and Risk of Loss --- This section contains information on the methods Financial Architects, Inc. uses to analyze potential investment recommendations given to clients.

FA's management style utilizes passive indexed ETF's/mutual funds. The portfolios will be diversified among Equities, Fixed Income and Cash instruments with rebalancing as needed to retain the prescribed asset allocation. Investment assets will be managed at the household level and not at the account level. Maximum tax efficiency will be employed in managing any trades for the purposes of rebalancing, additions or withdrawals. Managing at the household level may also allow for tax location management which can provide for better tax efficiency.

FA utilizes investment strategies that are designed to capture market rates of both return and risk. Capital markets are continuously uncertain, and our role as managers of wealth is to manage those things which we, or our clients, can control. Most notably these items are taxes, cost and risk. While taxes (as addressed above) and cost (utilizing investments with low expense ratios) are addressed directly, risk introduces uncertainty through exposure to equities as premised by numerous studies and historical data. We attempt to manage investment assets in conjunction with the financial plan to provide for a high degree of confidence in meeting the client's goals while only introducing the amount of risk (equities) necessary in an attempt to avoid needless risk.

Our use of passive indexed ETFs/mutual funds is driven by the belief that the higher underperformance risk of active managers compared to broadly diversified indexed ETFs/mutual funds, along with the certainty of higher expenses with active management, is an additional risk and cost to be avoided.

We advise clients to consider the following types of risks: geographic, investment, credit, financial and business. We also advise them that investing in securities of any kind involves risk of loss that the client should be prepared to bear. We advise them of this risk and discuss risk as a fundamental component of realizing investment goals.

We may also provide a review of currently held investments to determine whether they are suitable in a recommended financial plan with an emphasis on tax liability considerations before exiting such positions.

Item 9. Disciplinary Information --- This section contains information on any legal or disciplinary action against Financial Architects, Inc. or its owner or manager.

There is nothing to report in this section.

Item 10. Other Financial Industry Activities and Affiliations. This section contains information on any other activities or affiliations that Financial Architects, Inc. has in the financial services industry including types of business, names of entities affiliated with and whether conflicts of interest arise from these situations.

The primary business is that of fee-based financial planning. However, it is possible, in some cases, that some products would be offered to clients of FA, but only if the client agrees. All recommendations are generic and no specific products are referenced, and the relationship between FA and the product affiliate will be clearly and completely disclosed to the client. Needs of the client are always put first and the client is free to implement the recommendation on his own if he prefers.

FA will recommend to most clients, for operational reasons and client cost reasons, TD Ameritrade Institutional (TDA) for brokerage and account custody services when a third party investment advisor is used for investment management and related advisory services. Any trade commissions or custodial service fees earned by TDA will not be shared with FA or any third party.

FA intends to use primarily Wealthcare Capital Management, LLC (WCM) as a third party investment advisor for most of FA's discretionary investment management clients. Before selecting other advisors for clients, FA will always ensure those other advisors are properly licensed or registered as an investment advisor.

In some situations FA, on a discretionary basis, will direct WCM to make specific securities investments, or investment portfolio risk allocation adjustments, based on FA's knowledge of the client's specific circumstances, or in some cases based on non-discretionary trade restrictions requested by the client. FA will have contractual authority to hire or fire any such third party advisors.

Item 11. Code of Ethics, Participation or Interest in Client Transactions and Personal Trading - -- This section contains information concerning financial interest in securities purchased by clients, purchasing securities for personal accounts, and how potential conflicts of interest are handled.

FA has a Code of Ethics which all employees are required to follow. It includes the standards of conduct and fundamental responsibilities, compliance with laws and regulations, protection of nonpublic information, reporting violations, and recordkeeping. A copy of the Code of Ethics is available upon request.

FA does not participate in or have any interest in any client securities transactions.

Item 12. Brokerage Practices --- This section contains information concerning receiving products or services in connection with client transactions, choosing a broker-dealer based upon receipt of client referrals, whether clients execute trades themselves, and potential conflicts of interest.

This section does not apply to FA but may apply to the third party managed account investment advisory firm.

Item 13. Review of Accounts --- This section contains information regarding the review of client accounts.

Client accounts are reviewed at least quarterly by Brad Michels, President. Additional reviews may be triggered by material market, economic or political events as well as changes to a client's financial situation (retirement, job loss, inheritance, physical move, etc.) or goals.

All financial planning accounts are reviewed upon financial plan creation and plan delivery by Brad Michels. Reviews of the financial plan are conducted during an Annual Review with the client, at their choosing, after our renewal is signed and returned. The assumptions in the plan will be reviewed for accuracy and the process may or may not contain investment advice, depending on the needs of the client.

Item 14. Client Referrals and Other Compensation --- This section contains information regarding receiving economic benefit for client referrals and any other compensation received by Financial Architects, Inc.

FA does not receive any economic benefit, directly or indirectly, from any third party for advice rendered to FA clients.

FA does not compensate anyone for any client referral.

Item 15. Custody --- This section contains information concerning the entity that maintains custody of client assets.

FA does not take custody of client accounts at any time. Custody of client's accounts is held primarily at the client's custodian. Clients will receive account statements from the custodian and should carefully

review those statements. FA utilizes TD Ameritrade Institutional, a division of TD Ameritrade, Inc. Member FINRA/SIPC (CRD# 7870) and Pershing Advisor Solutions LLC (CRD# 36671).

Item 16. Investment Discretion --- This section contains information concerning discretionary authority of client assets.

FA receives discretionary authority from most of its clients to select the identity and amount of securities to be bought or sold within the client's account or to identify a third party investment advisor to do the same. This is documented through the client's execution of the Financial Advisory and Discretionary Investment Management Agreement (FADIMA) with FA which grants FA a discretionary trading authority with limitations a client can specify in writing. Additionally, the custodian will require the client to execute a limited power of attorney (LPOA) when opening the custodial account. The LPOA will grant FA and any third party investment advisor authorized by FA the authority 1) to trade securities on the client's behalf in the account, 2) to authorize the disbursement of FA's quarterly investment advisory fee (inclusive of the portions paid to any applicable third party advisor) and 3) to authorize FA or its authorized agent to instruct the custodian to disburse a check from the client's custodial account to their address of record or, with additional paperwork signed by the client, to a bank account registered in the clients name.

Where discretion has been granted, FA or the third party firm, has authority to manage the client's account and make investment decisions without consultation with the client as to what securities to buy or sell, when the securities are to be bought or sold for the account, the total amount of the securities to be bought/sold, or the price per share. In all cases, however, such discretion is to be exercised in a manner consistent with the stated investment objectives/goals of the client and/or financial plan created for each client.

Item 17. Voting Client Securities --- This section contains information regarding discretionary authority to vote client securities.

FA does not accept authority to vote client securities. Clients will receive proxies and their solicitations directly from their custodian or transfer agent.

Item 18. Financial Information --- This section contains information regarding prepayment of fees by clients and bankruptcy by the firm.

FA requires pre-payment of one-half of the fee for the comprehensive financial plan at the time of contracting but not for more than six months in advance of receipt of the plan.

Item 19. Requirements for State-Registered Advisors --- This section contains information required for investment advisors registered with a state, including biographical information and business experience of all management personnel, other business activity engage in by management personnel, any legal or disciplinary action against management personal in a criminal or civil court or before a regulatory body or any other relationships with an issuer of securities.

This brochure supplement provides information about Brad William Michels that supplements the Financial Architects, Inc. brochure.

FINANCIAL ARCHITECTS, INC.

Brad William Michels

4350 Brownsboro Road, Suite 110
Louisville, KY 40207

**Form ADV, Part 2B
Brochure Supplement**

Brad William Michels (Born 1969)

Formal Education after High School

Certified Financial Planner™	(CFP®)	2006
Qualified Plan Financial Consultant	(QPFC)	2010
Webster University	MBA – Business	1996
University of Kentucky	BBA – Marketing	1991

Business Background (for preceding five years):

2016 – Present	CEO/Owner, Financial Architects, Inc.
2015 – 2016	President, Financial Architects, Inc.
2013 – Present	Investment Advisor Representative Financial Architects, Inc.
2012 – Present	Wealthcare Capital Management, LLC. Wealthcare Advisor
2009 – 2012	Concentric Fiduciary Advisors President
2009 – 2012	Multi-Funds, Inc. Independent Contractor

In order to earn the right to use the CFP® marks, candidates must fulfill the “Four E’s”:

- **Education:** CFP Practitioners develop theoretical and practical financial planning knowledge by completing a comprehensive course of study at a college or university offering a financial planning curriculum registered with the Certified Financial Planner Board of Standards.
- **Examination:** CFP Practitioners must pass a comprehensive two-day, 10-hour CFP Certification Examination that tests their ability to apply their financial planning knowledge in an integrated format. Based on regularly updated research of what planners do, the CFP Board’s exam covers the general principles of financial planning, insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning and estate planning.
- **Experience:** CFP Practitioners must have a minimum of three years’ experience working in the financial planning process prior to earning the CFP mark. As a result, CFP Practitioners have demonstrated a working knowledge of counseling skills in addition to their financial planning knowledge.
- **Ethics:** As a final step to certification, CFP Practitioners must pass an ethics review and agree to abide by the CFP Board’s Financial Planning Practice Standards and a strict code of professional conduct, known as the CFP Board’s Code of Ethics and Professional Responsibility. The Code of Ethics states that CFP Practitioners are to act with integrity, offering professional services that are objective and based on client needs.

Disciplinary Information

Brad William Michels has no disciplinary history to disclose.

Other Business Activities

In addition to Mr. Michels' association with Financial Architects, Inc., as an Investment Advisor Representative (IAR), he is also an IAR of WEALTHCARE Capital Management where he does receive fee-based compensation for similar services provided to clients of Financial Architects, Inc. He does not receive any commissions, bonuses or other compensation based on the sale of securities or other investment products or for referring advisory clients to other third party providers.

He has served on the board for the Kentuckiana Chapter of the Financial Planning Association (FPA), serving as Chapter President in 2010. He continues to be actively involved with the FPA and is also a member of the National Association of Plan Advisors (NAPA), an affiliate organization of the American Retirement Association.

Supervision

Advisory Services provided by IA Representative are supervised by Financial Architects, Inc.'s supervisory officer. Brad W Michels, President, Financial Architects, Inc., is primarily responsible for supervising the IA Representative's advisory activities and can be contacted at 502-589-1772.