TaxVet — Form ADV Part 3 (Relationship Summary)

Date: May 16, 2026

Introduction

TaxVet is an investment adviser registered with FINRA and the California state regulators. This summary explains key differences between investment advisory and brokerage services and their fees so you can choose the option that best fits your needs.

To research firms and financial professionals and to access educational resources, visit www.investor.gov/crs.

What investment services and advice can you provide me?

TaxVet provides investment advisory services to individuals and to entities such as trusts, estates, charitable organizations, corporations, and other business entities.

Available services may include:

- Investment portfolio management
- Selecting a third-party asset management provider
- Financial planning
- Tax planning
- Tax return preparation and filing
- Tax audit representation

How we work with you (portfolio management):

- **Getting started:** We discuss your goals, risk tolerance, and other relevant information at the beginning of the relationship.
- **Strategy:** We use that information to develop an investment approach and provide ongoing, focused advice and recommendations.
- **Portfolio approach:** Portfolios may be tailored to your goals, risk tolerance, liquidity needs, and other personal priorities.

- **Ongoing monitoring:** We hold periodic Financial Plan Review meetings (based on your needs) to review investments and planning opportunities.
- **Account custody:** You retain custody of your investment accounts. We can assist with setup, but you decide whether to take investment actions.
- **Product scope:** We are not limited to proprietary products or a narrow set of investments.

Account minimums:

- No minimum account size

Questions to ask us:

- 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?

What fees will I pay?

Ask your adviser for personalized details on the fees and costs you will pay. You pay fees regardless of investment performance, and these costs can reduce returns over time. Make sure you understand all charges before investing.

TaxVet service fees (flat fees):

- **Introductory meeting:** Complimentary
- **Financial planning meeting:** $75.00 per hour
    - *Portfolio creation* (optional): $100.00 per portfolio
- **Financial Plan Review:** $50.00 per hour
- **Simple tax filing:** $50.00 per filing
- **Complex tax filing:** $100.00 per hour
- **IRS tax audit representation:** $100.00 per hour
- **ProjectionLab subscription:** $5.00 per month
    - Requires a TaxVet Financial Plan

Other fees and costs you may pay:

- **Custodian transaction fees:** Your broker-dealer ("custodian") may charge transaction fees when investments are bought or sold. These fees are separate from TaxVet's fees.
- **Custodian account fees:** The custodian may charge fees for certain investments and for account maintenance.
- **Fund and product fees:** Some investments (such as mutual funds and exchange-traded funds) have built-in fees that can reduce returns over time.

Question to ask us:

- Can you help me compare your fees to similar firms and explain when your fee structure may cost more or less?

What are your legal obligations to me when acting as my investment adviser?

When we act as your investment adviser and fiduciary, we must act in your best interest and put your interests ahead of ours.

How else does your firm make money, and what conflicts of interest do you have?

Our primary source of revenue is client fees. Because our fees are generally flat and based on TaxVet's certifications and experience (rather than assets under management), we expect to grow primarily by serving more clients.

Examples of conflicts:

- We may encourage additional meetings, which would increase our revenue.
- We may recommend creating a portfolio through TaxVet, which may generate revenue and integrate more easily with our systems.
- We may refer you to attorneys or bookkeepers we know rather than having you compare multiple providers.

Please refer to Item 11 of our Form ADV Part 2A for additional information.

Question to ask us:

- How might your conflicts of interest affect me, and how will you address them?

How do your financial professionals make money?

TaxVet's only financial planner, Thien Nguyen, is compensated solely through the TaxVet fees listed above.

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

No. Our firm and/or our financial professionals do not have legal and/or disciplinary history.

Visit www.investor.gov/crs for a free, simple search tool to research our firm and our financial professionals.

Question to ask us:

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

Additional information

For more information about our advisory services, visit the SEC's website (www.adviserinfo.sec.gov) and search CRD #8141913. You may also call 669-232-7219 to request a current copy of Form ADV Part 2 or the most up-to-date Form ADV Part 3 (Relationship Summary).

Questions to ask us:

- 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?

Exhibit — changes since the last filing

Since the prior filing of this Form ADV Part 3 (dated May 12, 2025), the following changes were made:

No changes.