Form ADV Part 2A Firm Brochure

Item 1: Cover Page

TaxVet
1353 Cabrillo Ave, San Jose, CA 95132
(669) 232-7219

Firm Brochure

This Brochure provides information about the qualifications and business practices of **TaxVet** (the "Firm"). If you have any questions about the contents of this Brochure, please contact us at (669) 232-7219.

The information in this Brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority. **TaxVet** is registered as an investment adviser with the State of California. Registration of an investment adviser does not imply any level of skill or training.

Additional information about the Firm is available on the SEC's website at www.adviserinfo.sec.gov, which can be found using the Firm's identification number:

342653

Item 2: Material Changes

In this Item, **TaxVet** is required to identify and discuss material changes since filing its last annual amendment. Since filing its last annual amendment on May 12th, 2026, there have been no material changes to report.

Date of Brochure: May 12th, 2026

Item 3: Table of Contents

Item 1: Cover Page.....1

Firm Brochure.....1

Item 2: Material Changes.....1

Item 3: Table of Contents.....2

Item 4: Advisory Business.....4

Item 5: Fees and Compensation.....9

Item 6: Performance-Based Fees and Side-By-Side Management.....11

Item 7: Types of Clients.....12

Item 8: Methods of Analysis, Investment Strategies and Risk of Loss.....12

Item 9: Disciplinary Information.....16

Item 10: Other Financial Industry Activities and Affiliations.....16

Item 11: Code of Ethics, Participation or Interest in Client Transactions and Personal Trading.....17

Item 12: Brokerage Practices.....19

Item 13: Review of Accounts.....21

Item 14: Client Referrals and Other Compensation.....21

Item 15: Custody.....22

Item 16: Investment Discretion.....22

Item 17: Voting Client Securities.....22

Item 18: Financial Information.....23

Item 19: Requirements for State-Registered Advisors.....23

Form ADV Part 2B – Brochure Supplement.....27

Item 2: Educational Background and Business Experience.....27

Item 3: Disciplinary Information.....28

Item 4: Other Business Activities.....28

Item 5: Additional Compensation..... 28

Item 6: Supervision.....28

Item 7: Requirements for State Registered Advisors.....28

Item 4: Advisory Business

Description of Advisory Firm

TaxVet (the "Firm") is registered as an investment adviser with the State of California. The Firm was founded in May 12th, 2026. Thien Nguyen, EA, CMFA™, is the principal owner of the Firm.

Types of Advisory Services

Wealth Management Services

We provide wealth management services in the form of ongoing financial planning, tax planning, and investment management services. We do not offer investment management services as a stand-alone service. A variety of topics may be addressed based on the client's needs, including retirement planning, risk management, college savings, cash flow and debt management, employee benefits, estate and incapacity planning, equity compensation analysis, tax planning analysis, and a portfolio review.

In general, the financial plan may address any or all of the following areas of concern. The client and adviser will work together to select the specific areas to cover:

- Business Planning
- Cash Flow and Debt Management
- College Savings
- Employee Benefits Optimization
- Estate Planning
- Financial Goals
- Insurance
- Investment Analysis
- Retirement Planning
- Risk Management
- Tax Planning Strategies

Business Planning: We provide consulting services for clients that own their own business, are considering starting a business, or are planning for an exit from their

current business. We work with you to assess your current situation, identify your objectives, and develop a plan to achieve your goals.

Cash Flow and Debt Management: We review your income and expenses to determine your current surplus or deficit. We provide advice on how to save more or reduce expenses if they exceed your income. We recommend which debts to pay off first based on factors such as the interest rate of the debt and any income tax ramifications. We may also recommend an amount to hold as emergency reserves and specific accounts to hold cash.

College Savings: We help project the amount needed to achieve college or other post-secondary education funding goals and provide recommendations on where to save. If required, we review your financial picture as it relates to eligibility for financial aid.

Employee Benefits Optimization: If you are an employee, we review and provide recommendations on maximizing your employee benefits. If you are a business owner, we consider and recommend various benefit programs that can be structured to meet both business and personal retirement goals.

Estate Planning: If you already have an estate plan, we review documents to understand your goals and wishes and assess whether you may be subject to estate tax. If you have not completed an estate plan, we may refer you to a qualified estate planning attorney. Our advice may include strategies intended to minimize or avoid future estate taxes, including the use of applicable trusts. We recommend that you consult with a qualified attorney when you initiate, update, or complete estate planning activities, and—at your request—we may participate in meetings or phone calls with your attorney.

Financial Goals: We help clients identify and prioritize financial goals and develop a plan to reach them. We seek to understand what you want to accomplish, what resources you will need, your time horizon, and what you should budget for your goals.

Insurance: We review existing insurance coverage to help determine whether you are adequately insured. This may include life, disability, long-term care, health, homeowners, renters, automobile, and umbrella liability policies. If needed, we may refer you to a qualified insurance adviser or work with your existing adviser.

Investment Analysis: This may involve developing an asset allocation strategy to align with clients' financial goals and risk tolerance, providing information on investment vehicles and strategies, reviewing employee stock options, and assisting you in establishing your investment account at a selected broker-dealer or custodian. The strategy and types of investments we may recommend are discussed further in Item 8 of this brochure.

Retirement Planning: Our retirement planning services typically include projections of your likelihood of achieving your financial goals, usually focusing on financial independence. If results do not reflect desired outcomes, we may recommend changes such as working longer, saving more, spending less, or taking more investment risk. If you are near retirement or already retired, we may advise on spending down your portfolio to help reduce the likelihood of running out of money.

Risk Management: A risk management review includes an analysis of your exposure to significant risks that could harm your financial picture (e.g., premature death, disability, property and casualty losses, or long-term care needs). Advice may be provided on ways to minimize such risks and to weigh the costs and benefits of purchasing insurance versus self-insuring.

Tax Planning Strategies: Advice may include ways to minimize current and future income taxes as part of your overall financial planning. We may make specific account-type recommendations and recommend where to hold particular investments based in part on tax efficiency. Tax laws and rates may change and could impact your situation. We recommend that you consult with a qualified tax professional before implementing any tax planning strategy; at your request, we may participate in meetings or phone calls with your tax professional.

Investment Management Services

Investment management involves managing individually tailored investment portfolios. The Firm provides continuous advice to a client regarding the investment of client funds based on the client's individual needs. After we develop a plan based on a client's goals and objectives, we create an investment policy or investment plan. This involves a customized asset allocation target and portfolio recommendations. A client's stated objectives (e.g., maximum capital appreciation, growth, income, or growth and income) and

tax considerations guide the Firm's account supervision. Clients may impose reasonable restrictions on investing in specific securities, types of securities, or industry sectors.

Educational Seminars and Speaking Engagements

We may provide seminars on an "as announced" basis for groups seeking general advice on investments and other areas of personal finance. The content of these seminars varies depending on attendees' needs. These seminars are purely educational and do not involve the sale of any investment products. Information presented is not based on an individual person's needs, and the Firm does not provide individualized investment advice to attendees during these seminars.

Client Tailored Services and Client-Imposed Restrictions

We offer the same suite of services to all clients; however, each client's financial plan and implementation depends upon the client's investment policy statement ("IPS"). An IPS outlines each client's current situation (including income, tax considerations, and risk tolerance). The IPS is used to construct a client-specific plan to aid in selecting a portfolio that matches restrictions, needs, and targets.

Retirement Plan Consulting Services

The Firm may provide services to qualified and non-qualified retirement plans, including 401(k) plans, 403(b) plans, pension and profit-sharing plans, defined benefit plans, SIMPLE IRAs, and SEPs. Each plan is different and distinct. Services are provided pursuant to a written agreement.

Pension Consulting Services

The Firm offers pension consulting services to employee benefit plans and their fiduciaries based upon the needs of the plan and the services requested by the plan sponsor or named fiduciary. These services may include an existing plan review and analysis, plan-level advice regarding fund selection and investment options, education services to plan participants, investment performance

monitoring, and/or ongoing consulting. The Firm may assist with participant enrollment meetings and provide investment-related educational seminars to plan participants on topics such as diversification, asset allocation, risk tolerance, and time horizon. Additional services may be provided on an individually negotiated basis, and all services shall be detailed in a written agreement consistent with plan documents.

As disclosed above, the Firm offers various levels of advisory and consulting services to employee benefit plans ("Plan") and plan participants ("Participants"). These services are designed to assist plan sponsors in meeting their management and fiduciary obligations to Participants under the Employee Retirement Income Security Act ("ERISA"). Under adopted regulations of the U.S. Department of Labor, the Firm is required to provide the Plan's responsible plan fiduciary (the person who has the authority to engage the Firm as an investment adviser to the Plan) with a written statement of the services provided to the Plan, the compensation the Firm receives for delivering those services, and the Firm's status (described below). The services the Firm provides to the Plan are described above and in the service agreement signed with the Firm. The Firm's compensation is described in Item 5 and in the service agreement.

The Firm does not expect to receive any other compensation, direct or indirect, for the services it provides to the Plan or Participants. If the Firm receives any other compensation for such services, the Firm will (i) offset the compensation against stated fees, and (ii) promptly disclose the amount of such compensation, the services rendered for such compensation, and the payer of such compensation to the Plan.

In providing services to the Plan and Participants, the Firm's status is that of an investment adviser registered with the State of California. The Firm is not subject to any disqualifications under Section 411 of ERISA. To the extent the Firm performs fiduciary services, the Firm acts either as a fiduciary of the Plan as defined in Section 3(21) under ERISA or as a discretionary fiduciary of the Plan as defined in Section 3(38) under ERISA. The agreement signed with the Firm will identify all relevant terms of the relationship, including applicable fiduciary status.

Wrap Fee Programs: We do not participate in wrap fee programs.

ERISA Accounts: When we provide investment advice to you regarding your retirement plan account or individual retirement account, we are fiduciaries within the meaning of Title I of ERISA and/or the Internal Revenue Code (the "Code"), as applicable. The way we make money creates some conflicts with your interests, so we operate under a special rule that requires us to act in your best interest and not put our interest ahead of yours. Under this special rule's provisions, we must:

- Meet a professional standard of care when making investment recommendations (give prudent advice)
- Never put our financial interests ahead of yours when making recommendations (give loyal advice)
- Avoid misleading statements about conflicts of interest, fees, and investments
- Follow policies and procedures designed to ensure that we give advice that is in your best interest
- Charge no more than is reasonable for our services
- Give you basic information about conflicts of interest

Assets Under Management: The Firm will not have and does not plan to have any sort of Regulated Assets Under Management.

CCR Section 260.235.2 Disclosure: For clients who receive our financial planning services, we must state when a conflict exists between the interests of the Firm and the interests of our clients. Clients are under no obligation to act upon our recommendations. If a client elects to act on any recommendation, the client is under no obligation to effect the transaction through the Firm.

Item 5: Fees and Compensation

Unless a client has received the Firm's disclosure brochure at least 48 hours before signing the investment advisory contract, the investment advisory contract may be terminated by the client within five (5) business days of signing the contract without incurring any advisory fees.

How we are compensated depends on the type of advisory service we are performing. Please review the fee and compensation information below.

Financial Planning (Flat Fee)

The Firm does not offer hourly financial planning. We offer single-payment flat-fee services provided on an as needed basis determined by the client. The fees will include a security deposit to discourage no-shows. The introductory meeting will be complimentary. The Financial Planning meeting is $75.00 for a 1-hour meeting. The Financial Plan Review meeting is $50.00 for a 1-hour meeting.

The firm also charges a $100 flat fee for each investment portfolio to be researched, developed, and implemented.

All fees and services above may be provided pro bono at the Firm's Discretion.

Tax Planning (Flat Fee)

The Firm also provides Tax services that include a simple household filing for $50.00 per filing. More complex filings will be charged $100.00/hour alongside any IRS Audit Representation services.

The definition of a simple tax filing is as follows:

- Unlimited amount of dependents
- 1 Primary Residence Maximum
- 1 Rental Property Maximum
- 1 Simple Business Maximum
    a. Not an S-corp or C-corp
    b. Not a complex partnership
    c. Not late on any Estimated Quarterly Taxes

Any disqualifying circumstance above will warrant the Tax Service to be a complex filing charged at the above rate of $100.00/hour. Tax services will not be pro bono under any circumstances.

Educational Seminars

Educational seminars are offered to organizations and the public on a variety of financial topics. Fees range from free to $2,500 per seminar. Half of the fee is due before the engagement, and the other half will be invoiced the day of (no later than the conclusion of the seminar). The fee range is determined by the content, amount of research conducted, hours of preparation needed, and number of attendees. In the event of inclement weather or flight cancellation, the speaker will make reasonable attempts to make alternative travel arrangements. If travel proves impossible or the event is canceled, the speaker's fee will be waived; however, the client remains responsible for reimbursement of any non-refundable travel expenses already incurred. If the client cancels or changes the date for reasons other than weather or similar unforeseen causes, the client remains responsible for reimbursement of any non-refundable travel expenses already incurred and will provide payment for 50% of the speaker's fee if cancellation occurs within 30 days of the event. Educational seminars and speaking engagements may be provided pro bono at the Firm's discretion.

Other Types of Fees and Expenses

Existing clients may have access to their own online ProjectionLab account in which their financial plan is generated from for a rate of $5.00/month. Financial plans generated from ProjectionLab will be delivered to the client via email by default but will not include the paid online platform. Subscribers to ProjectionLab may cancel at any time but will be credited for the current month of service.

CCR Section 260.238(j) Disclosure: Please note, lower fees for comparable services may be available from other sources.

Item 6: Performance-Based Fees and Side-By-Side Management

We do not offer performance-based fees.

Item 7: Types of Clients

We provide financial planning and portfolio management services to individuals, families, small trusts, small businesses, veterans, and active duty servicemembers regardless of income, minimum investment, or net worth.

Item 8: Methods of Analysis, Investment Strategies and Risk of Loss

Methods of Analysis

Fundamental analysis involves analyzing individual companies and their industry groups, such as financial statements, the company's product line, management experience and expertise, and the industry outlook. The resulting data is used to measure the actual value of a company's stock compared to its current market value. The risk of fundamental analysis is that information obtained may be incorrect, and the analysis may not provide an accurate estimate of earnings, which may be the basis for a stock's value. If securities prices adjust rapidly to new information, utilizing fundamental analysis may not result in favorable performance.

Technical analysis involves using chart patterns, momentum, volume, and relative strength to identify sectors that may outperform market indices. However, there is no assurance of accurate forecasts or trends in the markets we follow. Markets may experience periods without discernible patterns, and similar periods may occur in the future. Outside factors (including government intervention) could potentially shorten significant trends. Technical analysis also requires sufficient price movement data to dictate entry or exit decisions; in trendless or erratic markets, it may fail to identify trends requiring action. Technical methods may overreact to minor price movements, establishing positions contrary to overall price trends and resulting in losses, and may underperform when fundamental factors dominate price movements.

Use of Outside Managers: We may refer clients to third-party investment advisers ("Outside Managers"). Our analysis involves examining the manager's experience, expertise, investment philosophies, and past performance to determine whether the manager has demonstrated an ability to invest over time and in different economic conditions. We monitor underlying holdings, strategies, concentrations, and leverage as part of periodic risk assessments and survey compliance and business enterprise risks as part of due diligence. Risks include that past success may not be replicated, that managers may deviate from their stated mandate, and that we do not control a manager's daily business and compliance operations.

Investment Strategies

Passive investment management: We primarily practice passive investment management. Passive investing involves building portfolios comprised of various distinct asset classes, weighted to achieve a desired relationship between correlation, risk, and return. We typically use index mutual funds or exchange-traded funds to capture the performance of selected asset classes. Passive investment management is generally characterized by low portfolio expenses, minimal trading costs (due to infrequent trading), and relative tax efficiency (due to tax-efficient holdings and low turnover).

Active management typically involves one or more managers using strategies intended to generate returns greater than the broader market or a designated benchmark. Academic research indicates most active managers underperform the market.

Risk of Loss and Material Risks

All investing strategies involve risk and may result in a loss of your original investment, which you should be prepared to bear. The material risks associated with our investment strategies include, but are not limited to, the following:

- **Market Risk:** An investment's market value may fall because of a general market decline.
- **Strategy Risk:** The Firm's investment strategies and techniques may not work as intended.

- **Small and Medium Cap Company Risk:** Securities of smaller companies may be more volatile and less liquid and may have higher business failure risk.
- **Turnover Risk:** Higher turnover can increase brokerage expenses and capital gains distributions.
- **Limited Markets/Liquidity Risk:** Certain securities may be less liquid and more volatile; under some conditions we may be unable to liquidate at reasonable prices.
- **Concentration Risk:** Strategies focused on particular asset classes, industries, sectors, or investment types may be more exposed to adverse developments.
- **Interest Rate Risk:** Fixed-income prices generally fall when interest rates rise (and typically rise when rates fall), with longer maturities more sensitive.
- **Legal or Legislative Risk:** Legislative changes or court rulings may impact investments.
- **Inflation Risk:** Inflation may erode purchasing power even if the dollar value of investments remains the same.

Risks Associated with Securities

Common stocks: Stock prices may fluctuate significantly. In the event of an issuer's bankruptcy or restructuring, a stock could lose all value. A slower-growth or recessionary environment may negatively affect stock prices.

Corporate bonds and other debt securities: Debt security prices fluctuate based on interest rates, credit quality, and maturity. In general, debt security prices decline when interest rates rise and increase when interest rates fall. Longer maturities generally entail higher interest rate risk. Zero-coupon bonds do not pay current interest and are typically priced at a discount, accreting to face value at maturity.

Bank obligations: Bank bonds and certificates of deposit may be vulnerable to setbacks or panics in the banking industry. Banks and other financial institutions are affected by interest rates and may be adversely impacted by economic downturns or changes in regulations.

Municipal bonds: Municipal bonds are debt obligations generally issued to obtain funds for public purposes and may pay a lower rate of return than many other bonds. Investors should compare relative after-tax returns based on the investor's tax bracket. Risks include interest rate risk, reinvestment risk, inflation risk, market risk, call/redemption risk, credit risk, and liquidity and valuation risk.

Exchange-traded funds (ETFs): ETF prices may vary from net asset value due to market conditions, and an ETF may not track its benchmark as expected. ETF shares may trade above or below net asset value, and trading may be halted or shares delisted under certain circumstances, including market-wide circuit breakers.

Investment companies: When a client invests in open-end mutual funds or ETFs, the client indirectly bears a proportionate share of the funds' fees and expenses, which may be duplicative of advisory fees. Portfolios may be affected by losses and risks arising from underlying funds' practices (including the use of derivatives). The Firm has no control over the risks taken by underlying funds in which clients invest.

Alternative investments: Alternative investments (e.g., private investment funds, private placements, and other direct investments) are often subject to liquidity restrictions and may be more volatile and less transparent than exchange-listed securities. They are generally more difficult to value and may rely more on judgment than on readily available market prices. Investors typically must be accredited investors and/or qualified clients and should consider risks described in applicable private placement and fund disclosure documents. Investors into alternative investments are typically required to be either accredited investors, qualified clients, or both, and should carefully consider the specific risks described in the applicable private placement memorandum, limited partnership agreement, limited liability company agreement, and/or other fund-related disclosure documents.

Item 9: Disciplinary Information

Criminal or Civil Actions

TaxVet and its management have not been involved in any criminal or civil action.

Administrative Enforcement Proceedings

TaxVet and its management have not been involved in administrative enforcement proceedings.

Self-Regulatory Organization Enforcement Proceedings

TaxVet and its management have not been involved in legal or disciplinary events that are material to a client's or prospective client's evaluation of the Firm or its management's integrity.

Item 10: Other Financial Industry Activities and Affiliations

No Firm employee is registered or has an application pending to register as a broker-dealer or a registered representative of a broker-dealer. No Firm employee is registered or has an application pending to register as a futures commission merchant, commodity pool operator, or commodity trading advisor.

Related Parties: The Firm does not have any related parties. As a result, we do not have a relationship with any related parties.

The Firm's compensation comes directly from clients, and we do not receive compensation from any outside source. We do not have any conflicts of interest with any outside party, except as disclosed in this brochure.

Recommendations or Selections of Other Investment Advisors

TaxVet will not recommend clients to Other Investment Advisors.

Disclosure of Material Conflicts: All material conflicts of interest under CCR Section 260.238(k) are disclosed regarding the Firm, its representatives, or any of its employees, which could be reasonably expected to impair the rendering of unbiased and objective advice.

Item 11: Code of Ethics, Participation or Interest in Client Transactions and Personal Trading

As a fiduciary, the Firm and its associates have a duty of utmost good faith to act solely in each client's best interests. Our clients entrust us with their funds and personal information, which places a high standard on our conduct and integrity. Our fiduciary duty is a core aspect of our Code of Ethics and represents the expected basis of all of our dealings.

The Firm also adheres to the Code of Ethics and Professional Responsibility adopted by the CFP® Board of Standards Inc. and accepts the obligation to comply with applicable laws and regulations and to act in an ethical and professionally responsible manner in all professional services and activities.

Code of Ethics Description

This Code does not attempt to identify all possible conflicts of interest. Literal compliance with each provision will not shield associated persons from liability for personal trading or other conduct that violates a fiduciary duty to advisory clients. We periodically review and amend our Code of Ethics to ensure that it remains current, and we require all Firm access persons to attest to their understanding of and adherence to the Code of Ethics at least annually. The Firm will provide a copy of its Code of Ethics to any client or prospective client upon request.

- **Integrity** – Associated persons shall offer and provide professional services with integrity.

- **Objectivity** – Associated persons shall be objective in providing professional services to clients.
- **Competence** – Associated persons shall provide services competently and maintain the necessary knowledge and skill.
- **Fairness** – Associated persons shall perform professional services in a fair and reasonable manner and disclose conflicts of interest.
- **Confidentiality** – Associated persons shall not disclose confidential client information without the client's specific consent unless required by law.
- **Professionalism** – Associated persons' conduct in all matters shall reflect credit of the profession.
- **Diligence** – Associated persons shall act diligently in providing professional services.

Investment Recommendations Involving a Material Financial Interest

Neither the Firm, its associates, nor any related person is authorized to recommend to a client or effect a transaction for a client involving any security in which the Firm or a related person has a material financial interest (such as in the capacity as an underwriter or advisor to the issuer), except as otherwise disclosed and permitted by law.

Personal Trading

The Firm and its "related persons" may buy or sell securities similar to, or different from, those we recommend to clients. Our policies may restrict or prohibit associates' transactions in specific reportable securities to reduce or eliminate certain conflicts of interest involving the Firm or personal trading. The Firm principal must approve any exceptions or trading pre-clearance in advance of the transaction, and we maintain required individual securities transaction records per regulation.

From time to time, the Firm or its related persons may buy or sell securities for themselves at or around the same time as clients. Client trades will always come first. We will not trade non-mutual fund securities before trading the same security for clients and will generally place our trades near the end of the trading day.

Item 12: Brokerage Practices

TaxVet is independently owned and operated and does not have any affiliation with custodians or broker-dealers. The Firm does not maintain custody of your assets on which we advise. Your assets must be maintained in an account at a "qualified custodian," generally a broker-dealer or bank.

While the Firm recommends that the client use the qualified custodian as the custodian/broker, the client will decide whether to do so and will open an account(s) with the qualified custodian by entering into an account agreement directly with the custodian. The Firm does not open the account for the client, although we may assist the client in doing so. Although we recommend a qualified custodian, clients may custody their assets at a custodian of their choice; however, by allowing clients to choose a specific custodian, the Firm may not achieve the most favorable execution of client transactions, which may cost clients money over using a lower-cost custodian.

Research and Other Soft-Dollar Benefits

The Firm does not receive any soft-dollar benefits.

Brokerage for Client Referrals

We do not receive referrals from a broker-dealer or a third party in exchange for using that broker-dealer or third party.

How We Select Custodians/Brokers

Specific custodian recommendations are made to clients based on their need for such services. The Firm recommends custodians based on their reputation and the services provided. We seek to recommend a custodian/broker that will hold client assets and execute transactions on terms that are, overall, most advantageous when compared with other available providers and their services.

- Combination of transaction execution services and asset custody services (generally without a separate fee for custody)
- Capability to execute, clear, and settle trades

- Ability to facilitate transfers and payments to and from accounts (wire transfers, check requests, bill payment, etc.)
- Breadth of available investment products (stocks, bonds, mutual funds, ETFs, etc.)
- Availability of investment research and tools that assist us in making investment decisions
- Quality of services
- Competitiveness of the price of those services (commission rates, margin interest rates, other fees, etc.) and willingness to negotiate prices
- Reputation, financial strength, security, and stability
- Prior service to the Firm and our clients

Your Brokerage and Custody Costs

The qualified custodian generally does not charge the client separately for custody services for client accounts it maintains, but is compensated by charging commissions/transaction fees. Certain trades (for example, many mutual funds and ETFs) may not incur commissions or transaction fees. The qualified custodian may also be compensated by earning interest on uninvested cash in client accounts. The Firm has determined that having the qualified custodian execute trades is consistent with the Firm's duty to seek best execution, meaning the most favorable terms for a transaction based on all relevant factors.

Our Interest in Qualified Custodial Services

The availability of these services from qualified custodians benefits the Firm because we do not have to produce or purchase them. These services are not contingent upon the Firm committing any specific amount of business to the qualified custodian in trading commissions or assets in custody. Nevertheless, the Firm may have an incentive to recommend that clients maintain accounts with a qualified custodian based on the Firm's interest in receiving these services rather than based on a client's interest in receiving the best value in custody services and the most favorable execution of transactions. This is a potential conflict of interest. The Firm believes that the selection of the qualified custodian as custodian and broker is in the best interests of clients and is primarily

supported by the scope, quality, and price of custodial services, not the services that benefit only the Firm.

If the client requests the Firm to arrange for the execution of securities brokerage transactions for the client's account, the Firm shall direct such transactions through broker-dealers that the Firm reasonably believes will provide best execution. The Firm shall periodically and systematically review its policies and procedures regarding recommending broker-dealers to clients in light of its duty to obtain best execution.

The client may direct the Firm in writing to use a particular broker-dealer to execute some or all transactions. In that case, the client will negotiate terms and arrangements for the account with that broker-dealer, and the Firm will not seek better execution services or prices from other broker-dealers or be able to aggregate transactions with orders for other accounts. As a result, the client may pay higher commissions or additional transaction costs, greater spreads, or receive less favorable net prices than would otherwise be the case.

Aggregating (Block) Trading for Multiple Client Accounts: We do not combine multiple orders for shares of the same securities purchased for advisory accounts we manage (this practice is commonly referred to as "block trading").

Item 13: Review of Accounts

TaxVet has no custody of any accounts of its clients. There will be no review of customer accounts unless specifically requested by the client which will involve both the Financial Planner and Client reviewing the account together.

Item 14: Client Referrals and Other Compensation

As referenced in Item 12 above, the Firm receives a non-economic benefit from qualified custodians in the form of support products and services. These custodians make the same support products and services available to other independent investment advisers whose clients maintain their accounts at the custodians. These products and services, how they benefit the Firm, and the related conflicts of interest are described above (see Item 12 – Brokerage Practices). The availability of custodian products and services is not based on

the Firm giving particular investment advice, such as buying specific securities for clients.

The Firm periodically receives client referrals from websites where the Firm may be listed. In no case will the client pay any additional fees to the Firm for services if the referral comes from these listings.

Item 15: Custody

TaxVet has no custody of any accounts of its clients. Clients will own their own investment accounts and decide to act upon TaxVet's investment advice as necessary in their own accounts.

Item 16: Investment Discretion

TaxVet has no custody of any accounts of its clients. There will be no Investment Discretion power that TaxVet may practice.

Item 17: Voting Client Securities

We do not vote client proxies. Therefore, clients maintain exclusive responsibility for (1) voting proxies and (2) acting on corporate actions with respect to their investment assets. The client should instruct the client's qualified custodian to forward copies of all proxies and shareholder communications relating to the client's investment assets. If the client wants the Firm's opinion on a particular proxy vote, they may contact the Firm at the number listed on the cover of this brochure. In most cases, the client will receive proxy materials directly from the account custodian. If the Firm were to receive any proxy materials, the Firm would forward them directly to the client by mail unless the client has authorized electronic delivery, in which case the Firm will forward the client any electronic solicitation to vote proxies.

Item 18: Financial Information

Registered investment advisers are required in this Item to provide certain financial information or disclosures about the Firm's financial condition. The Firm has no financial commitment that impairs the Firm's ability to meet contractual and fiduciary obligations to clients. The Firm has not been the subject of a bankruptcy proceeding. The Firm does not have custody of client funds or securities or require or solicit prepayment of more than $500 in fees per client six months in advance.

Item 19: Requirements for State-Registered Advisors

Thien Nguyen
Born: June 21st, 2001

Educational Background

- January 12th, 2026 – Enrolled Agent – Self
- October 20th, 2025 – Certified Military Financial Advisor™ – First Command Financial Services, Inc.

Business Experience

- May 12th, 2026 – Present, **TaxVet**, Founder, Financial & Tax Planner, and Chief Compliance Officer
- September 1st, 2025 – April 29th, 2026, **Financial Advisor**, First Command Financial Services, Inc.
- January 2nd, 2024 – September 1st, 2025, **Sole Proprietor**, Tax Preparer

Professional Designations, Licensing & Exams

Enrolled Agent (EA): An Enrolled Agent (EA) is a federally-authorized tax practitioner who has technical expertise in the field of taxation and who is empowered by the U.S. Department of the Treasury to represent taxpayers before all administrative levels of the Internal Revenue Service for audits, collections, and appeals. "Enrolled" means to be licensed to practice by the federal government, and "Agent" means authorized to appear in the place of the taxpayer at the IRS. Only Enrolled Agents, attorneys, and CPAs may

represent taxpayers before the IRS. The Enrolled Agent profession dates back to May 12th, 2026 when, after questionable claims had been presented for Civil War losses, Congress acted to regulate persons who represented citizens in their dealings with the U.S. Treasury Department. The license is earned in one of two ways: by passing a comprehensive examination covering all aspects of the tax code or having worked at the IRS for May 12th, 2026 in a position that regularly interpreted and applied the tax code and its regulations. All candidates are subjected to a rigorous background check conducted by the IRS. Enrolled Agents advise, represent, and prepare tax returns for individuals, partnerships, corporations, estates, trusts, and any entities with tax-reporting requirements. Enrolled Agents' expertise in the continually changing field of taxation enables them to effectively represent taxpayers audited by the IRS.

Certified Military Financial Advisor™ (CMFA™): The CMFA™ designation is administered by Wake Forest University and Dalton Education and denotes an adviser with advanced training in Active-duty, Reserves, National Guard, and Veteran-based financial planning for both the individual serving and their dependants.

Other Business Activities

Thien Nguyen does not have any outside business activity.

Performance-Based Fees

The Firm is not compensated by performance-based fees.

Material Disciplinary Disclosures

No management person at **TaxVet** has ever been involved in an arbitration claim of any kind or been found liable in a civil, self-regulatory organization, or administrative proceeding.

Additional Compensation

Thien Nguyen does not receive any economic benefit from any person, company, or organization in exchange for providing clients advisory services through **TaxVet**.

Supervision

As Founder, Financial Planner, and Chief Compliance Officer of **TaxVet**, Thien Nguyen is responsible for supervision. He may be contacted at the phone number on this brochure.

Requirements for State-Registered Advisors

Thien Nguyen has not been involved in an arbitration, civil proceeding, self-regulatory proceeding, administrative proceeding, or a bankruptcy petition.

Conflicts of Interest

Pursuant to California Code of Regulations Section 260.238(k), any material conflicts of interest regarding the investment adviser, its representatives, or any of its employees are disclosed to the client prior to entering into any advisory or financial planning agreement.

Business Continuity Plan

TaxVet maintains a written Business Continuity Plan that identifies procedures related to an emergency or significant business disruption, including the death of the investment adviser or any of its representatives.

Form ADV Part 2B – Brochure Supplement

TaxVet
1353 Cabrillo Ave, San Jose, CA 95132
(669) 232-7219

For Thien Nguyen – Individual CRD# 8141913
Founder, Financial Planner, and Chief Compliance Officer

This brochure supplement provides information about Thien Nguyen that supplements the **TaxVet** brochure. A copy of that brochure precedes this supplement. Please contact Thien Nguyen if the Firm brochure is not included with this supplement or if you have any questions about the contents of this supplement. Additional information about Thien Nguyen is available on the SEC's website at www.adviserinfo.sec.gov, which can be found using the identification number 4499498.

Item 2: Educational Background and Business Experience

Thien Nguyen
Born: June 21st, 2001

Educational Background

- January 12th, 2026 – Enrolled Agent – Self
- October 20th, 2025 – Certified Military Financial Advisor™ – First Command Financial Services, Inc.

Business Experience

- May 12th, 2026 – Present, **TaxVet**, Founder, Financial & Tax Planner, and Chief Compliance Officer
- September 1st, 2025 – April 29th, 2026, **Financial Advisor**, First Command Financial Services, Inc.
- January 2nd, 2024 – September 1st, 2025, **Sole Proprietor**, Tax Preparer

Item 3: Disciplinary Information

No management person at **TaxVet** has ever been involved in an arbitration claim of any kind or been found liable in a civil, self-regulatory organization, or administrative proceeding.

Item 4: Other Business Activities

Thien Nguyen does not have any outside business activity.

Item 5: Additional Compensation

Thien Nguyen does not receive any economic benefit from any person, company, or organization in exchange for providing clients advisory services through **TaxVet**.

Item 6: Supervision

As Founder, Financial Planner, and Chief Compliance Officer of **TaxVet**, Thien Nguyen is responsible for supervision. He may be contacted at the phone number on this brochure supplement.

Item 7: Requirements for State-Registered Advisors

Thien Nguyen has not been involved in an arbitration, civil proceeding, self-regulatory proceeding, administrative proceeding, or a bankruptcy petition.

TaxVet and Thien Nguyen do not have any relationship or arrangement with issuers of securities.