FINANCE.VET

Finance.vet LLC

Form ADV Part 2A Firm Brochure

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Item 1 — Cover Page

This brochure provides information about the qualifications and business practices of Finance.vet LLC. If you have any questions about the contents of this brochure, please contact us at support@finance.vet.

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. Finance.vet LLC is applying for registration as an investment adviser. Registration does not imply a particular level of skill or training.

Additional information about Finance.vet LLC will be available on the Investment Adviser Public Disclosure website at https://adviserinfo.sec.gov after its registration record becomes publicly available.

Item 2 — Material Changes

This is Finance.vet LLC's initial Form ADV Part 2A brochure. Because the firm has not previously filed a brochure, there are no material changes to report.

In future annual updates, this section will summarize material changes made since the firm's last annual update. Clients may request a current copy of this brochure at any time, without charge, by emailing support@finance.vet.

Item 3 — Table of Contents

Item 4 — Advisory Business

Firm description and ownership

Finance.vet LLC ("Finance.vet," "we," "us," or the "firm") is a Wyoming limited liability company formed in 2026. Roderick Roberts II is the firm's founder, Chief Executive Officer, Chief Compliance Officer, and sole owner.

Finance.vet is a new firm applying for state investment-adviser registration in Wyoming and Texas. As of July 19, 2026, the firm has not begun providing advisory services, has no advisory clients, and manages $0 in client regulatory assets. This brochure describes the services and practices the firm proposes to implement after registration becomes effective.

Discretionary portfolio-management service

Finance.vet proposes to provide internet-based discretionary portfolio management to individuals, with an emphasis on U.S. veterans, military retirees, and military-connected families. The advisory service will be optional and separate from the educational Finance.vet platform described under Item 10.

Before accepting an account, Finance.vet will gather information about the client's:

- investment objectives and financial goals;
- risk tolerance and ability to bear loss;
- time horizon;
- liquidity and anticipated withdrawal needs;
- income, including military, veterans, and other government benefits when relevant;
- tax status and account type;
- existing investments and other financial circumstances disclosed to us; and
- reasonable investment restrictions.

Finance.vet and the client will discuss an individualized recommendation. The client will select a strategy after that discussion, and Finance.vet will determine whether the strategy is suitable and whether to accept or assign it for management. Once the account is accepted, the client will grant Finance.vet discretionary authority to implement and rebalance the selected strategy without obtaining approval before each trade.

Clients may request reasonable restrictions on particular securities, industries, or investment types. Finance.vet may decline a restriction if it would prevent the firm from managing the strategy as intended, create disproportionate trading or operational burdens, or materially alter the strategy's risk and return characteristics.

Managed strategies and educational illustrations

The Finance.vet platform displays six model portfolios for educational comparison. Those illustrations are not managed strategies, investment recommendations, performance presentations, or offers to buy or sell securities. Their displayed allocations, yields, returns, and risk estimates may change and will not automatically be used in client accounts.

Actual client accounts will use a smaller set of strategies that Finance.vet approves through its compliance and investment-governance process before launch. Approved strategies are expected to invest primarily through exchange-traded funds ("ETFs") and may include equity, fixed-income, U.S. Treasury or cash-equivalent, dividend, international, and options-income or covered-call ETFs. Finance.vet will disclose the material characteristics and risks of each approved strategy to clients before enrollment.

Any strategy involving digital-asset or Bitcoin-related exposure will be offered only if separately approved by Finance.vet and specifically disclosed to the affected client before investment. Educational displays containing such exposure do not mean that Finance.vet has approved the exposure for managed accounts.

Tailoring and account monitoring

Finance.vet will tailor its recommendation by selecting from the firm's approved strategies, determining whether the strategy fits the client's circumstances, applying accepted restrictions, and adjusting implementation when appropriate for account type, cash needs, tax considerations, or operational constraints.

Managed accounts will be monitored on an ongoing basis. Finance.vet will conduct a formal suitability review at least annually and may review an account sooner following a material market event, a strategy change, information received from the client, or another event that may affect suitability. Clients are responsible for promptly informing Finance.vet of changes in their financial circumstances, objectives, risk tolerance, liquidity needs, tax status, or restrictions.

Finance.vet's service is not comprehensive tax, accounting, legal, estate-planning, or VA-claims advice. Clients should consult qualified professionals regarding those matters.

Finance.vet does not sponsor or participate in a wrap-fee program.

Custodian and managed assets

Managed accounts will be opened and maintained in the client's name at Altruist Financial LLC ("Altruist"), an unaffiliated broker-dealer registered with the SEC and a member of FINRA and SIPC. Finance.vet will not take physical possession of client funds or securities.

As of July 19, 2026, Finance.vet manages $0 in client assets.

Item 5 — Fees and Compensation

Standard advisory fee

Clients who are not eligible for partner funding will pay the greater of:

1. an annual asset-based advisory fee of **0.50%** of managed account assets; or
2. a **$500 minimum annual advisory fee**.

Fees are billed quarterly in arrears. The asset-based calculation is 0.125% of the managed account's market value at the end of each calendar quarter. The minimum is applied as $125 for each full quarter. For a partial initial or final quarter, both the asset-based fee and the quarterly minimum are prorated by the number of calendar days the account was under management. There is no separate termination fee.

Finance.vet requires a minimum managed-account size of $25,000 for clients who are not enrolled through a partner-funded cohort or individual sponsorship. The standard advisory fee is fixed and not negotiable, except that both the account minimum and the advisory fee may be waived through an eligible partner-funded arrangement described below.

Effect of the minimum annual fee

The $500 minimum annual fee causes clients with less than $100,000 under management to pay an effective annual rate greater than 0.50%. Assuming an account remains at the stated value for a full year, the approximate effective rates are:

Account value	Annual minimum fee	Approximate effective annual rate
$25,000	$500	2.00%
$50,000	$500	1.00%
$100,000	$500	0.50%

The minimum fee can materially reduce or eliminate investment returns, particularly for small accounts, and may cause the service to be economically unsuitable. Before accepting an account, Finance.vet will disclose the expected fee and effective percentage and evaluate whether the service is in the client's best interest. Finance.vet may decline an account when the minimum fee would be disproportionate to the expected service or client benefit.

> **Important:** For accounts below $100,000, the minimum fee can be substantial relative to the assets managed and may materially reduce investment returns. At the $25,000 standard account minimum, the $500 annual minimum equals 2.00% of the account value. Clients should carefully consider whether the service and fee are appropriate, are not required to enroll, and may terminate the service as provided in the advisory agreement.

Fee deduction and calculation

With the client's written authorization, Finance.vet will instruct Altruist to deduct advisory fees directly from the managed account. At or about the time of each deduction, Finance.vet will provide the client and custodian with an invoice showing the formula used, account value, billing period, and fee amount. Clients should compare the invoice with the account statement delivered independently by Altruist.

The fee is based on the account's period-end market value, including cash and accrued values reflected by the custodian. The period-end value will reflect deposits and withdrawals made during the quarter; Finance.vet will not separately time-weight those cash flows. Commencement and termination during a quarter will be addressed through the daily proration described above. If an account lacks sufficient cash, Finance.vet may sell securities under its discretionary authority to raise cash for an authorized fee deduction, which may create transaction costs or taxable consequences.

Finance.vet does not require or accept advisory-fee prepayment of $500 or more six months or more in advance.

Partner-funded advisory service

Eligible clients may receive the same advisory service without an account-level advisory fee. Under a written program or cohort agreement, a veterans service organization, foundation, employer, corporate sponsor, or other partner may pay Finance.vet a fixed program fee that supports advisory and related program costs. Eligibility may arise through enrollment in an eligible sponsored cohort or individual sponsorship approved under the applicable program.

For a fully sponsored client, Finance.vet will waive the $25,000 account minimum, the 0.50% asset-based fee, and the $500 annual minimum fee. Waiving the account minimum for partner-funded cohorts is intended to make the advisory service accessible for most supported veterans, including those who otherwise would not satisfy the standard $25,000 threshold. That approach also aligns with the partner-funded fee structure: because those investors are not charged an account-level advisory fee, the firm does not apply the fee-based account-size minimum to them. Sponsored accounts remain subject to custodian requirements, strategy suitability, and any operational minimum needed to implement an approved strategy. The client's advisory agreement will identify whether the account is sponsored, the duration or conditions of the waivers, and what occurs if sponsorship ends. Finance.vet will notify the client and obtain any required agreement before imposing the standard account minimum or beginning to charge the client directly.

Partner funding creates conflicts of interest. It gives Finance.vet an incentive to:

- enroll or retain clients whose participation is funded;
- favor partners that provide greater funding;
- design services or reporting around sponsor priorities; or
- continue a partner relationship because it supports firm revenue.

Finance.vet addresses these conflicts by applying the same fiduciary standard to sponsored and non-sponsored clients, prohibiting sponsors from controlling individual advice or trading, using written eligibility criteria, disclosing the sponsor relationship and fee status to each client, and not paying partners or advocates transaction-based or referral compensation. Clients are not required to purchase another product or maintain a separate relationship with a sponsor.

Other fees and expenses

The advisory fee does not include ETF or other fund expenses. Fund operating expenses are deducted internally by each fund and reduce investment returns. Clients may also incur custodial, account, wire, transfer, regulatory, transaction, or other charges imposed by Altruist or another service provider under its own schedule. Finance.vet does not receive these charges.

Clients should review the applicable prospectuses, Altruist disclosures, account agreement, and fee schedule. The combined effect of advisory fees, the minimum fee, fund expenses, custodial charges, taxes, and transaction costs reduces investment returns.

Finance.vet does not receive commissions, markups, sales loads, distribution fees, performance-based fees, or other transaction-based compensation from investments recommended to clients.

Item 6 — Performance-Based Fees and Side-by-Side Management

Finance.vet does not charge performance-based fees. The firm therefore does not manage performance-fee and non-performance-fee accounts side by side.

Item 7 — Types of Clients

Finance.vet proposes to provide portfolio-management services to individuals, including U.S. veterans, military retirees, and military-connected family members. The firm may manage taxable brokerage accounts and eligible individual retirement accounts supported by Altruist.

The standard minimum account size is $25,000 for clients who are not enrolled under an eligible partner-funded arrangement, subject to the $500 annual minimum advisory fee described in Item 5. For investors enrolling under eligible partner-funded cohorts or individual sponsorship, Finance.vet will waive both the $25,000 account minimum and the client advisory fee. That waiver is intended to make the service accessible for most supported veterans and aligns with the fact that those investors are not charged an account-level advisory fee. Sponsored accounts remain subject to custodian requirements, strategy suitability, and any operational implementation minimum. Finance.vet will not otherwise negotiate the standard account minimum or fee.

Finance.vet may decline an account that is too small for the recommended strategy, cannot be managed efficiently, requires unsupported securities or restrictions, presents a conflict the firm cannot manage, or is otherwise unsuitable for the service.

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

General approach

Finance.vet will use a goals-based process to recommend an approved ETF model strategy. The firm expects to consider information such as the client's objectives, risk tolerance, time horizon, liquidity needs, account type, tax status, household circumstances, expected withdrawals, existing assets disclosed to the firm, and income from military retirement, VA disability, Social Security, employment, or other sources.

Finance.vet may use quantitative and qualitative analysis, including:

- strategic asset-allocation analysis;
- risk and drawdown expectations;
- income and distribution analysis;
- diversification by asset class, geography, sector, and issuer;
- fund expense, liquidity, structure, index, and manager review;
- interest-rate, credit, duration, and equity-market analysis;
- scenario and cash-flow analysis;
- periodic due diligence of approved ETFs and strategies; and
- monitoring for allocation drift and rebalancing needs.

Approved strategies may be rebalanced when allocations move outside established ranges, the firm's investment view or due diligence changes, client circumstances change, cash flows occur, or Finance.vet determines that another adjustment is appropriate. Rebalancing is not guaranteed to occur at a particular time or threshold.

Risk of loss

Investing in securities involves risk of loss, including possible loss of principal. No strategy can assure a profit or protect against all losses. Past performance does not guarantee future results. Clients must be able and willing to bear losses and fluctuations in account value.

Material risks include:

Market and economic risk. Security prices may decline because of economic conditions, interest rates, inflation, geopolitical events, regulatory developments, public-health events, investor sentiment, or issuer-specific developments. Markets can become volatile or illiquid without warning.

ETF risk. ETF shares may trade above or below net asset value. An ETF may fail to track its index or objective, experience trading halts, change strategy, liquidate, or incur expenses and transaction costs. ETF investors indirectly bear the fund's operating expenses.

Model and asset-allocation risk. A model may not perform as expected. Assumptions, historical relationships, risk estimates, and optimization inputs may be wrong or cease to hold. A model cannot account for every client asset, liability, tax circumstance, or market event.

Equity risk. Stocks and equity ETFs can lose value rapidly and may remain depressed for extended periods. Smaller companies, growth stocks, value stocks, dividend strategies, sectors, and concentrated exposures each have distinct risks.

Fixed-income, credit, and interest-rate risk. Bond values generally fall when interest rates rise. Issuers may default or be downgraded. Longer-duration and lower-quality securities generally experience greater price volatility. Inflation may reduce the purchasing power of fixed payments.

U.S. government securities risk. U.S. Treasury securities are backed by the U.S. government as to principal and interest when held to maturity, but their market values fluctuate. An ETF holding government securities is not itself guaranteed by the U.S. government.

International and currency risk. Foreign investments may be affected by currency movements, different accounting and regulatory standards, political instability, capital controls, withholding taxes, and lower liquidity. Emerging markets may have greater risks.

Options-income and covered-call ETF risk. These funds may use derivatives or sell call options to produce distributions. The strategy can limit participation in market gains while retaining meaningful downside exposure. Distributions may fluctuate, may include return of capital, and may not represent investment income or total return. Derivatives create counterparty, leverage, valuation, tax, and liquidity risks.

Distribution and yield risk. A high stated distribution rate is not a guaranteed return. Distributions can be reduced and may come from income, realized gains, option premiums, or return of capital. Return of capital lowers cost basis and may signal that distributions exceed economic earnings.

Concentration risk. A strategy concentrated in an asset class, sector, issuer, theme, or investment technique can experience larger losses than a more diversified strategy.

Digital-asset-related risk. If Finance.vet later approves a strategy with Bitcoin or other digital-asset exposure, that exposure may be highly volatile and speculative and may involve valuation, liquidity, custody, cybersecurity, market-structure, fraud, manipulation, regulatory, and tax risks. A client will receive specific disclosure before any such strategy is used.

Liquidity and trading risk. Some securities may be difficult or expensive to trade during stressed markets. Bid-ask spreads can widen, prices can move before an order is completed, and fractional-share capabilities may be limited.

Cash and reinvestment risk. Cash can reduce participation in rising markets, while low cash can require securities sales to fund withdrawals or fees. Interest and distributions may be reinvested at less favorable rates.

Rebalancing and tax risk. Rebalancing may cause taxable gains, losses, or wash sales and may occur at unfavorable prices. Finance.vet is not a tax adviser and cannot guarantee a tax-efficient result.

Small-account risk. Smaller accounts may be harder to diversify or rebalance because of share prices, fractional-share availability, minimum trade sizes, or the effect of fees. For non-sponsored clients, the $500 minimum annual fee is especially significant for accounts between the $25,000 minimum and $100,000.

Reliance on client information. Recommendations may be unsuitable if information supplied by the client is incomplete, inaccurate, or outdated. Educational platform projections and imported benefit information may contain assumptions or parsing errors.

Technology, cybersecurity, and third-party risk. The service depends on internet access, software, data providers, cloud infrastructure, and Altruist. Outages, cyberattacks, data errors, integration failures, or unauthorized access may delay service or trading and could result in loss or disclosure of information.

Custodian risk. Assets held at Altruist are subject to Altruist's operational, financial, cybersecurity, and service risks. SIPC protection is limited and does not protect against market losses.

Management and new-firm risk. Finance.vet is a newly formed adviser with limited operating history, one principal owner, and reliance on key personnel. The loss or unavailability of key personnel could disrupt service.

Educational platform information

Charts, projections, benefit estimates, model portfolios, AI-assisted outputs, and other planning content displayed outside the advisory engagement are educational and illustrative. They are not guarantees and should not be treated as individualized investment advice unless Finance.vet expressly incorporates them into a signed advisory engagement.

Item 9 — Disciplinary Information

Finance.vet and its management person have no legal or disciplinary events that are material to a client's or prospective client's evaluation of the firm or the integrity of its management.

Item 10 — Other Financial Industry Activities and Affiliations

Finance.vet is not registered, and does not have a pending application to register, as a broker-dealer, futures commission merchant, commodity pool operator, commodity trading adviser, or municipal adviser. Its management person is not registered as a broker-dealer representative or futures-associated person.

Altruist is an unaffiliated broker-dealer and qualified custodian. Finance.vet and its management person do not control, are not controlled by, and are not under common control with Altruist.

Finance.vet operates a non-advisory educational technology platform under the Finance.vet name. The platform offers retirement-readiness, budgeting, cash-flow, government-benefit, family and survivor-planning, employment, discount, home-buying, and other educational tools. It may use user-supplied information, illustrative projections, account aggregation, and AI-assisted features. These services are not comprehensive tax, legal, accounting, estate-planning, or VA-claims services.

Partner-funded advocates may help users navigate the platform, gather information, complete tasks, and understand educational content. Advocates are not Finance.vet investment-advisory personnel. They do not recommend securities, select managed strategies, place trades, hold client assets, or receive investment-product commissions. Any credentialed planning-bench support remains educational unless separately provided by an appropriately registered person under an advisory agreement.

Roderick Roberts II expects to devote approximately 50% of his professional time to Finance.vet's investment-advisory business and approximately 50% to the educational platform and partner-program business. Additional information appears in Item 19.

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

Finance.vet will maintain a written Code of Ethics designed to meet applicable state and federal fiduciary standards. The Code will require personnel to place client interests first, protect confidential information, disclose conflicts, comply with securities laws, and report or obtain approval for personal securities activity as required by firm policy. Finance.vet will provide a copy of its Code of Ethics to any client or prospective client upon request.

Finance.vet, its owner, and personnel may invest in the same securities recommended to clients. This creates a conflict because personnel could trade before clients, obtain a better price, or otherwise benefit from knowledge of client activity. The Code will address this conflict through personal-trading reporting, restricted or watch lists when appropriate, preclearance where required, review by the Chief Compliance Officer, and prohibitions on front-running, misuse of material nonpublic information, and other abusive practices.

Finance.vet does not intend to buy securities from, sell securities to, or otherwise engage in principal transactions with clients. It does not recommend proprietary investment products and does not receive issuer compensation for recommending securities.

Because Roderick Roberts II is both the sole owner and Chief Compliance Officer, his review of his own activity presents an inherent self-review conflict. The firm will maintain records, use objective written controls, and obtain independent compliance review when reasonably necessary.

Item 12 — Brokerage Practices

Selection and requirement of Altruist

Finance.vet's managed-account program will be available only through Altruist Financial LLC. Clients will not be permitted to direct managed-program brokerage to another broker-dealer. Requiring Altruist limits client choice and may result in costs or execution outcomes that differ from those available elsewhere.

Finance.vet selected Altruist based on factors expected to include financial condition, execution and clearing capability, custody and account services, technology integration, reporting, service quality, supported account types, fractional-share functionality, cybersecurity, and overall ability to support the program. Finance.vet will seek best execution, considering the overall quality of execution and services rather than commission or transaction cost alone, and will review the arrangement periodically and at least annually.

Finance.vet cannot assure that Altruist will provide the lowest cost or best price in every transaction. Clients may be able to obtain lower costs or different services elsewhere, but those accounts will not be eligible for Finance.vet's managed program unless the firm later approves another custodian.

No soft dollars or brokerage compensation

Finance.vet does not receive soft-dollar research, products, services, client referrals, transaction-based compensation, or asset-based benefits from Altruist or another broker in exchange for client brokerage. If this practice changes, Finance.vet will amend its disclosure and address the resulting conflicts before relying on the benefit.

Trade aggregation and allocation

When Finance.vet places the same transaction for multiple accounts, it may aggregate orders when operationally feasible and consistent with client interests. Aggregation may improve efficiency or pricing but does not assure a better result. Participating accounts generally will receive the same average execution price, with transaction costs allocated fairly and consistently. If an order is only partially filled, Finance.vet will allocate securities using a fair method that does not favor the firm, its personnel, sponsored clients, larger accounts, or particular fee arrangements.

Finance.vet may place orders separately because of account restrictions, cash availability, tax considerations, fractional-share limitations, custodian functionality, or other practical factors. Separate execution can result in different prices.

Brokerage and fund costs

Clients are responsible for Altruist charges and internal fund expenses in addition to Finance.vet's advisory fee. Finance.vet does not share in these charges. The firm does not expect clients to pay commissions for referrals or to obtain research.

Item 13 — Review of Accounts

Finance.vet will monitor managed accounts on an ongoing basis through portfolio and custodian information available to the firm. Roderick Roberts II, Chief Compliance Officer and portfolio-management principal, will be responsible for account review.

A formal suitability review will occur at least annually. Additional reviews may be triggered by:

- material changes reported by the client;
- deposits, withdrawals, or anticipated cash needs;
- significant market or economic events;
- material strategy, model, ETF, or due-diligence changes;
- allocation drift or rebalancing thresholds;
- changes in account restrictions or tax status; or
- operational, compliance, or custodian events.

Clients will receive account statements directly from Altruist at least quarterly, or at the frequency required by applicable law and the custodial agreement. Finance.vet may also provide digital dashboards, performance information, fee invoices, educational reports, or review communications. Clients should compare Finance.vet information with Altruist's official statements and promptly report discrepancies.

Item 14 — Client Referrals and Other Compensation

Finance.vet does not pay partners, advocates, clients, or other persons transaction-based or referral compensation for advisory-client referrals. The firm does not receive compensation from Altruist, ETF sponsors, issuers, or other investment providers for recommending investments.

Finance.vet may receive fixed program or cohort fees from VSOs, foundations, employers, corporate sponsors, or other partners. These payments may allow eligible clients to receive advisory services without an account-level advisory fee. Sponsor payments are compensation to Finance.vet and create the conflicts described in Item 5, even though they are not calculated per referral or transaction.

Partners may introduce or identify potentially eligible participants, but they will not control Finance.vet's client acceptance, individualized advice, strategy selection, or trading. Finance.vet will disclose a material sponsor relationship to the affected client.

Item 15 — Custody

Client assets will be held in the client's name at Altruist, an unaffiliated qualified custodian. Finance.vet will not accept checks payable to the firm for investment, hold client securities, maintain client login credentials, or have authority to transfer client assets to itself or third parties except for authorized advisory-fee deductions.

Finance.vet expects to be deemed to have limited custody solely because clients will authorize the firm to deduct advisory fees from their accounts. Before using fee deduction, Finance.vet will implement the safeguards required by its home state and each applicable jurisdiction. These are expected to include:

- written client authorization;
- delivery of an itemized fee invoice to the client and custodian at or about the same time;
- direct account statements from Altruist showing fee deductions; and
- records allowing clients and regulators to verify fee calculations.

Clients should carefully review Altruist statements and Finance.vet invoices. Custody for regulatory purposes does not mean Finance.vet physically holds the assets.

Item 16 — Investment Discretion

Finance.vet will accept discretionary authority over managed client accounts through the advisory agreement and custodial authorization. This authority will allow Finance.vet to determine, without obtaining approval before each transaction:

- which approved securities to buy or sell;
- transaction timing;
- transaction amount;
- rebalancing decisions; and
- the broker-dealer used, which currently will be Altruist for the managed program.

Discretion will be limited by the client's selected and accepted strategy, reasonable written restrictions accepted by Finance.vet, the advisory agreement, the custodial agreement, and applicable law. Clients may modify restrictions or terminate discretion by written notice, subject to reasonable time for implementation and settlement.

Finance.vet will not have authority to withdraw assets other than authorized advisory fees or to transfer assets to itself or an unrelated third party.

Item 17 — Voting Client Securities

Finance.vet will not accept authority to vote client proxies. Clients retain responsibility for receiving and voting proxies and participating in issuer elections. Proxy materials ordinarily will be delivered by Altruist, the issuer, or another service provider.

Finance.vet generally will not advise clients about particular proxy votes, tender offers, class actions, bankruptcies, or other legal proceedings involving securities. Clients may contact support@finance.vet with a question, but Finance.vet may decline to provide advice and may refer the client to the issuer, custodian, or an appropriate legal or tax professional.

Item 18 — Financial Information

Finance.vet does not require or solicit prepayment of $500 or more in advisory fees six months or more in advance.

Finance.vet is a newly formed, pre-launch firm. The firm is not aware of a financial condition reasonably likely to impair its ability to meet contractual commitments to clients. Neither Finance.vet nor Roderick Roberts II has been the subject of a bankruptcy petition during the preceding ten years.

Finance.vet expects to have regulatory custody solely because of authorized advisory-fee deduction, not because it or a related person holds client funds or securities. The firm will satisfy applicable Wyoming and Texas financial-reporting, net-worth, bonding, and custody requirements before providing advisory services.

Item 19 — Requirements for State-Registered Advisers

A. Principal executive officers and management persons

Roderick Roberts II — Founder, Chief Executive Officer, and Chief Compliance Officer

Education:

- United States Military Academy at West Point — Bachelor of Science in Economics, 2007.
- Harvard Business School — Master of Business Administration, 2014.
- Chartered Alternative Investment Analyst ("CAIA"), active and in good standing. The CAIA designation requires completion of two qualifying examinations, relevant professional experience, professional references, agreement to the CAIA Association's member standards, and active membership.

Business background during the preceding five years:

- **July 2025–present:** Finance.vet LLC, Founder, Chief Executive Officer, and Chief Compliance Officer — Sheridan, Wyoming.
- **July 2024–June 2025:** C4 Constructors, Chief Financial Officer — Prosper, Texas.
- **July 2021–June 2024:** Beauty Bakerie Cosmetics Brand, Chairman and Chief Financial Officer — company based in San Diego, California. Mr. Roberts worked remotely from Prosper, Texas during his final year.

B. Other business activities

Finance.vet operates an educational technology platform and partner-program business in addition to its investment-advisory business. Roderick Roberts II intends to spend approximately 50% of his professional time on investment-advisory activities and 50% on the platform and partner-program business.

The platform offers educational tools and information concerning retirement readiness, budgeting, cash flow, military and government benefits, family and survivor planning, investing, employment, discounts, and home buying. Platform advocates are non-advisory navigation personnel and do not recommend securities or manage accounts.

C. Performance-based compensation

Neither Finance.vet nor its supervised persons receive performance-based compensation for advisory services.

D. Additional arbitration, civil, self-regulatory, or administrative events

Neither Finance.vet nor its management person has a reportable event responsive to Item 19.D.

E. Relationships with issuers of securities

Neither Finance.vet nor its management person has a relationship or arrangement with an issuer of securities that is required to be disclosed under Item 19.E.