Item 1 – Cover Page

Part 2A of Form ADV

1664 Centerville Parke Ln
Manakin Sabot, VA 23103
Phone: 804-201-4615
Email: admin@allvetfinancial.com
Website: www.allvetfinancial.com

April 1st, 2026

This Brochure provides information about the qualifications and business practices of Allvet Financial LLC. If you have any questions about the contents of this Brochure, please contact us using the information listed above. The information in this Brochure has not been approved or verified by the United States Securities and Exchange Commission ("SEC") or by any state securities authority.

Allvet Financial LLC (CRD# 336247) is a registered investment advisor with the SEC. Registration of an investment advisor does not imply any certain level of skill or training.

Additional information about Allvet Financial LLC is also available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 – Material Changes

Since the previous filing of this brochure, the following material changes are reported:

- Updates pursuant to a State to SEC Registration transition.

Item 3 – Table of Contents

Item 1 – Cover Page 1

Item 2 – Material Changes 2

Item 3 – Table of Contents 3

Item 4 – Advisory Business 4

Item 5 – Fees and Compensation 5

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

Item 7 – Types of Clients & Account Minimums 6

Item 8 – Methods of Analysis, Investment Strategies, Investment Tools, and Risk of Loss 7

Item 9 – Disciplinary Information 9

Item 10 – Other Financial Industry Activities and Affiliations 9

Item 11 – Code of Ethics, Participation or Interest in Client Transactions and Personal Trading 10

Item 12 – Brokerage Practices 11

Item 13 – Review of Accounts 12

Item 14 – Client Referrals and Other Compensation 12

Item 15 – Custody 12

Item 16 – Investment Discretion 13

Item 17 – Voting Client Securities 13

Item 18 – Financial Information 13

Supervised Person Brochure – Meredith Jones 15

Supervised Person Brochure - Joseph Warner 18

Item 4 – Advisory Business

A. Description of the Advisory Firm

Allvet Financial LLC ("Allvet") was founded in 2025 and is based in Manakin Sabot, Virginia. Allvet's principal owner is Meredith Jones.

B. Types of Advisory Services

ASSET MANAGEMENT

Allvet offers asset management services to advisory Clients. Allvet will offer Clients ongoing asset management services through determining individual investment goals, time horizons, objectives, and risk tolerance. Investment strategies, investment selection, asset allocation, portfolio monitoring and the overall investment program will be based on the above factors.

Allvet uses discretionary trading authority. Clients will sign a limited trading authorization or equivalent allowing Allvet to determine the securities to be bought or sold and the amount of the securities to be bought or sold. Allvet will have the authority to execute transactions in the account without seeking Client consent on each transaction.

FINANCIAL PLANNING AND CONSULTING

Services include an evaluation of a Client's current and future financial state using currently known variables to predict future cash flows, asset values, recommend purchase and sales, and withdrawal plans. Allvet will use current net worth, tax liabilities, asset allocation, and future retirement and estate plans in developing financial plans. Topics for planning may include, but are not limited to:

- **Financial Goals**: We will help Clients identify financial goals and develop a plan to reach them. We will identify what you plan to accomplish, what resources you will need to make it happen, how much time you will need to reach the goal, and how much you should budget for your goal.
- **Cash Flow and Debt Management**: We will conduct a review of your income and expenses to determine your current surplus or deficit along with advice on prioritizing how any surplus should be used or how to reduce expenses if they exceed your income. Advice may also be provided on which debts to pay off first based on factors such as the interest rate of the debt and any income tax ramifications.
- **Retirement Planning**: Our retirement planning services typically include projections of your likelihood of achieving your financial goals, typically focusing on financial independence as the primary objective. For situations where projections show less than the desired results, we may make recommendations, including those that may impact the original projections by adjusting certain variables (e.g., working longer, saving more, spending less, taking more risk with investments). If you are near retirement or already retired, advice may be given on appropriate distribution strategies to minimize the likelihood of running out of money or having to adversely alter spending during your retirement years.
- **College Savings**: Includes projecting the amount that will be needed to achieve college or other post-secondary education funding goals, along with advice on ways for you to save the desired amount. Recommendations as to savings strategies are

included, and, if needed, we will review your financial picture as it relates to eligibility for financial aid or the best way to contribute to children.

If a conflict of interest exists between the interests of Allvet and the interests of the Client, the Client is under no obligation to act upon Allvet's recommendation. If the Client elects to act on any of the recommendations, the Client is under no obligation to effect the transaction through Allvet.

C. Client-Tailored Services and Client-Imposed Restrictions

The Client's financial needs, investment goals, tolerance for risk, and investment objectives are documented in Allvet's Client files. Investment strategies are created that reflect the stated goals and objectives. Clients may impose restrictions on investing in certain securities or types of securities. These restrictions may, however, prohibit engagement with Allvet.

D. Wrap Fee Programs

Allvet does not participate in a Wrap Program.

E. Amounts Under Management

As of the date of this brochure, Allvet provides management services for:

Discretionary Assets:	Non-Discretionary Assets:
$1,266,880	$0

Item 5 – Fees and Compensation

A. Fee Schedule

ASSET MANAGEMENT

Allvet charges an annual investment advisory fee based on the total assets under management as follows:

Assets Under Management	Maximum Annual Fee
All Assets	0.50%

Fees are billed quarterly in arrears based on the average daily balance of the account(s) during the period.

FINANCIAL PLANNING AND CONSULTING

Allvet charges an ongoing fixed fee for financial planning and consulting. Ongoing services are offered based on a monthly recurring fee ranging from $149 to $399. Fees are billed in arrears of each billing period. Ongoing fee services will continue month over month until canceled, in writing, by either Allvet or the Client. Allvet may choose to fully or partially waive the fee in its sole discretion.

B. Payment of Fees

Asset Management Fees are generally deducted directly from the Client's Account.

Financial Planning and Consulting Fees are invoiced directly to the Client.

Allvet, in its sole discretion, may charge a lesser investment advisory fee based upon certain criteria (e.g., historical relationship, type of assets, anticipated future earning capacity, anticipated future additional assets, dollar amounts of assets to be managed, related accounts, account composition, negotiations with Clients, etc.).

For all services, Clients may terminate their engagement with Allvet within five (5) business days of signing an Agreement with no obligation and without penalty. After the initial five (5) business days, the Agreement may be terminated by Allvet with thirty (30) days written notice to Client and by the Client at any time with written notice to Allvet. For accounts opened or closed mid-billing period, fees will be prorated based on the days services are provided during the given period. All unpaid earned fees will be due to Allvet. The fee may be adjusted from time to time upon not less than 30 days' advance written notice, after which such adjusted fees will be applied.

C. Additional Fees

Custodians may charge brokerage commissions, transaction fees, and other related costs on the purchases or sales of mutual funds, equities, bonds, options, margin interest, and exchange-traded funds. Mutual funds, money market funds, and exchange-traded funds may also charge internal management fees, which are disclosed in the fund's prospectus. Allvet does not directly receive any compensation from these fees. All of these fees are in addition to the management fee you pay to Allvet. For more details on the brokerage practices, see Item 12 of this brochure.

D. Prepayment of Fees

Allvet does not expect Clients to prepay fees.

E. External Compensation for the Sale of Securities

Allvet does not receive any external compensation from the sale of securities.

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

Fees are not based on a share of the capital gains or capital appreciation of managed securities. Allvet does not use a performance-based fee structure nor "side-by-side" management because of the conflict of interest.

Item 7 – Types of Clients & Account Minimums

Allvet's Clients are generally individuals and high net-worth individuals. Client relationships vary in scope and length of service.

There is no minimum account size and Clients are not required to have a certain amount of investment experience or sophistication.

Item 8 – Methods of Analysis, Investment Strategies, Investment Tools, and Risk of Loss

A. Methods of Analysis and Investment Strategies

Investing in securities involves risk of loss that Clients should be prepared to bear. Past performance is not a guarantee of future returns. Security analysis methods may include:

Fundamental analysis concentrates on factors that determine a company's value and expected future earnings. This strategy would normally encourage equity purchases in stocks that are undervalued or priced below their perceived value. The risk assumed is that the market will fail to reach expectations of perceived value.

Technical analysis attempts to predict a future stock price or direction based on market trends. The assumption is that the market follows discernible patterns and if these patterns can be identified then a prediction can be made. The risk is that markets do not always follow patterns and relying solely on this method may not take into account new patterns that emerge over time.

Modern portfolio theory is a theory of investment that attempts to maximize portfolio expected return for a given amount of portfolio risk, or equivalently minimize risk for a given level of expected return, each by carefully choosing the proportions of various assets.

In developing a financial plan for a Client, Allvet's analysis may include cash flow analysis, investment planning, risk management, tax planning and estate planning. Based on the information gathered, a detailed strategy is tailored to the Client's specific situation.

The main sources of information include financial newspapers and magazines, annual reports, prospectuses, and filings with the SEC.

B. Investment Strategy

The investment strategies used by Allvet, when formulating investment advice or managing assets include passive buy and hold strategies that generally utilize mutual funds and ETFs.

Like any investment strategy, passive buy and hold strategies involve material risks. Such material risks are described in further detail below.

Investing for the long term means that a Client's account will be exposed to short-term fluctuations in the market and the behavioral impulse to make trading decisions based on such short-term market fluctuations. Allvet does not condone short-term trading in an attempt to "time" the market, and instead coaches clients to remain committed to their financial goals. However, investing for the long term can expose Clients to risks borne out of

changes to interest rates, inflation, general economic conditions, market cycles, geopolitical shifts, and regulatory changes.

The Client may change these objectives at any time by providing written notice to Allvet. For each Asset Management Client, Allvet will maintain a Client profile form or similar form that documents their objectives and their desired investment strategy.

C. Risks of Investments and Strategies Utilized

Investors may face the following investment risks:

General Investment and Trading Risks. Clients may invest in securities and other financial instruments using strategies and investment techniques with significant risk characteristics.

Interest-rate Risk. Fluctuations in interest rates may cause investment prices to fluctuate. For example, when interest rates rise, yields on existing bonds become less attractive, causing their market values to decline.

Inflation Risk. When any type of inflation is present, a dollar today will buy more than a dollar next year, because purchasing power is eroding at the rate of inflation.

Currency Risk. Overseas investments are subject to fluctuations in the value of the dollar against the currency of the investment's originating country. This is also referred to as exchange rate risk.

Reinvestment Risk. This is the risk that future proceeds from investments may have to be reinvested at a potentially lower rate of return (i.e. interest rate). This primarily relates to fixed income securities.

Liquidity Risk. Liquidity is the ability to readily convert an investment into cash. Generally, assets are more liquid if many traders are interested in a standardized product. For example, Treasury Bills are highly liquid, while real estate properties are not.

Management Risk. The advisor's investment approach may fail to produce the intended results. If the advisor's assumptions regarding the performance of a specific asset class or fund are not realized in the expected time frame, the overall performance of the Client's portfolio may suffer.

Exchange-Traded Funds. ETFs are a type of index fund bought and sold on a securities exchange. The risks of owning an ETF generally reflect the risks of owning the underlying securities they are designed to track, although lack of liquidity in an ETF could result in it being more volatile and ETFs have management fees that increase their costs. ETFs are also subject to other risks, including: (i) the risk that their prices may not correlate perfectly with changes in the underlying reference units; and (ii) the risk of possible trading halts due to market conditions or other reasons that, in the view of the exchange upon which an ETF trades, would make trading in the ETF inadvisable.

Mutual Fund Risks. An investment in mutual funds could lose money over short or even long periods. A mutual fund's share price and total return are expected to fluctuate within a wide range, like the fluctuations of the overall stock market.

Common Stocks and Equity-Related Securities. Certain ETFs or mutual funds hold common stock. Prices of common stock react to the economic condition of the company that issued the security, industry and market conditions, and other factors which may fluctuate widely. Investments related to the value of stocks may rise and fall based on an issuer's actual and anticipated earnings, changes in management, the potential for takeovers and acquisitions, and other economic factors. Similarly, the value of other equity-related securities, including preferred stock, warrants, and options may also vary widely.

The foregoing list of risk factors does not purport to be a complete enumeration or explanation of the risks involved in an investment with Allvet.

Item 9 – Disciplinary Information

Allvet and its management have not been involved in any criminal or civil actions, administrative or self-regulatory enforcement proceedings, nor any legal or disciplinary events that are material to a Client's or prospective Client's evaluation of Allvet or the integrity of its management.

Item 10 – Other Financial Industry Activities and Affiliations

A. Registration as a Broker-Dealer or Broker-Dealer Representative

Neither Allvet nor its management persons are registered as a broker-dealer or broker-dealer representative.

B. Registration as a Futures Commission Merchant, Commodity Pool Operator, or a Commodity Trading Advisor

Neither Allvet nor its management persons are registered as futures commission merchant, commodity pool operator, or a commodity trading advisor.

C. Relationships Material to this Advisory Business and Possible Conflicts of Interest

Neither Allvet nor its management persons have any additional material relationships to this advisory business that would present a possible conflict of interest other than what may be disclosed above.

D. Selection of Other Advisors or Managers

Allvet does not utilize nor select other advisors.

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

A. Code of Ethics

The supervised persons (supervised persons include employees and/or independent contractors) of Allvet have committed to a Code of Ethics ("Code"). The purpose of our Code is to set forth standards of conduct expected of Allvet supervised and addresses conflicts that may arise. The Code defines acceptable behavior for supervised persons of Allvet. The Code reflects Allvet and its supervised persons' responsibility to act in the best interest of their Client.

One area which the Code addresses is when supervised persons buy or sell securities for their personal accounts and how to mitigate any conflict of interest with our Clients. We do not allow any supervised persons to use non-public material information for their personal profit or to use internal research for their personal benefit in conflict with the benefit to our Clients.

Allvet's policy prohibits any person from acting upon or otherwise misusing non-public or inside information. No advisory representative or other supervised person, officer or director of Allvet may recommend any transaction in a security or its derivative to advisory Clients or engage in personal securities transactions for a security or its derivatives if the advisory representative possesses material, non-public information regarding the security.

Allvet's Code is based on the guiding principle that the interests of the Client are our top priority. Allvet's officers, directors, advisors, and other supervised persons have a fiduciary duty to our Clients and must diligently perform that duty to maintain the complete trust and confidence of our Clients. When a conflict arises, it is our obligation to put the Client's interests over the interests of either supervised persons or Allvet.

Certain parts of this Code apply to "access" persons. "Access" persons are supervised persons who have access to non-public information regarding any Clients' purchase or sale of securities, or non-public information regarding the portfolio holdings of any reportable fund, who are involved in making securities recommendations to Clients, or who have access to such recommendations that are non-public. Allvet will provide a copy of the Code of Ethics to any Client or prospective Client upon request.

B. Recommendations Involving Material Financial Interests

Neither Allvet nor its related persons recommend to Clients, or buys or sells for Client accounts, securities in which Allvet or a related person has a material financial interest.

C. Advisory Firm Purchase of Same Securities Recommended to Clients and Conflicts of Interest

Allvet and its supervised persons may invest in the same securities (or related securities, e.g., warrants, options or futures) that Allvet or a supervised person recommends to Clients. In order to mitigate conflicts of interest, such as frontrunning, Allvet's Chief Compliance Officer, or their designee, will no less than quarterly, review firm and/or personal holdings of its

supervised persons. These reviews ensure that the personal trading of supervised persons does not disadvantage Clients of Allvet.

D. Client Securities Recommendations or Trades and Concurrent Advisory Firm Securities Transactions and Conflicts of Interest

Allvet and its supervised persons may recommend securities, or buy or sell securities for Clients accounts, at or about the same time, that they also buy or sell the same securities in their own account(s). Allvet, for instance, will place trades in an account in an attempt to earn better than money market rates. In order to mitigate conflicts of interest, such as frontrunning, Allvet's Chief Compliance Officer, or their designee, will no less than quarterly, review firm and/or personal holdings of its supervised persons. These reviews ensure that the personal trading of supervised persons does not disadvantage Clients of Allvet.

Item 12 – Brokerage Practices

A. Factors Used to Select or Recommending Broker-Dealers

Allvet recommends the use of a specific broker-dealer, Altruist. Allvet selects appropriate broker-dealers based on a number of factors including but not limited to their transaction fees, quality of customer service, and reporting ability. Allvet relies on the broker-dealer to provide its execution services at the best prices available. Lower fees for comparable services may be available from other sources. Clients pay for any and all custodial fees in addition to the advisory fee charged by Allvet.

1. Research and Other Soft Dollar Benefits
   Allvet does not receive soft dollar benefits.

2. Brokerage for Client Referrals
   Allvet does not receive Client referrals from any custodian or third party in exchange for using that broker-dealer or third party.

3. Directed Brokerage
   Allvet does not accept Client directed brokerage arrangements.

Investment advisors who manage or supervise Client portfolios have a fiduciary obligation of best execution. The determination of what may constitute best execution and price in the execution of a securities transaction by a broker-dealer involves a number of considerations and is subjective. Factors affecting brokerage selection include the overall direct net economic result to the portfolios, the efficiency with which the transaction is effected, the ability to affect the transaction where a large block is involved, the operational facilities of the broker-dealer, the value of an ongoing relationship with such broker-dealer and the financial strength and stability of the broker-dealer. Allvet does not receive any portion of the trading fees.

B. Aggregating Trading for Multiple Client Accounts

Allvet retains the ability to aggregate the purchase and sale of securities for Clients' accounts with the goal of seeking more efficient execution and more consistent results across accounts. Aggregated trading instructions will not be placed if it would result in increased

administrative and other costs, custodial burdens, or other disadvantages. If Client trades are aggregated by Allvet, such aggregation will be done so as not to disadvantage any Client and to treat all Clients as fairly and equally as possible.

Item 13 – Review of Accounts

A. Frequency and Nature of Periodic Review and Who Makes Those Reviews

Account reviews are performed at least annually by the Chief Compliance Officer of Allvet. Account reviews are performed more frequently when market conditions dictate. Reviews of Client accounts include, but are not limited to, a review of Client documented risk tolerance, adherence to account objectives, investment time horizon, and suitability criteria, reviewing target allocations of each asset class to identify if there is an opportunity for rebalancing, and reviewing accounts for tax loss harvesting opportunities.

Financial plans are updated as requested by the Client. Allvet suggests updating at least annually.

B. Factors That Will Trigger a Non-Periodic Review of Client Accounts

Other conditions that may trigger a review of Clients' accounts are changes in the tax laws, new investment information, and changes in a Client's own situation.

C. Content and Frequency of Regular Reports

Clients receive written account statements no less than quarterly for managed accounts. Account statements are issued by the Client's custodian. Client receives confirmations of each transaction in account from Custodian and an additional statement during any month in which a transaction occurs. Allvet may also send periodic or other event-inspired reports based on market or portfolio activity. Reports will generally be provided in electronic format.

Item 14 – Client Referrals and Other Compensation

A. Economic Benefits from Others

Allvet does not receive any economic benefits from external sources.

B. Compensation to Non-Advisory Personnel for Client Referrals

Allvet does not compensate for Client referrals.

Item 15 – Custody

All assets are held at qualified custodians, which means the custodians provide account statements directly to Clients at least quarterly. Clients are urged to compare the account statements received directly from their custodians to any documentation or reports prepared by Allvet.

Allvet is deemed to have limited custody solely because advisory fees are directly deducted from Client's accounts by the custodian on behalf of Allvet. Allvet will obtain written authorization from Client to allow for such deductions.

Allvet is not affiliated with the custodian. The custodian does not supervise Allvet, its employees or activities.

Item 16 – Investment Discretion

Client will authorize Allvet discretionary authority, via the Advisory Agreement, to determine, without obtaining specific Client consent, the securities to be bought or sold, and the amount of the securities to be bought or sold. Clients may place reasonable limitations on this discretionary authority so long as it is contained in a written agreement.

Item 17 – Voting Client Securities

Allvet does not have and will not accept authority to vote proxies on behalf of the Client. Clients will receive proxy voting information directly from the issuer and/or custodian of the security, and should direct any inquiries regarding such proxies or other solicitations directly to the sender.

Item 18 – Financial Information

A. Balance Sheet

Allvet does not require nor solicit prepayment of more than $1,200 in fees per Client, six months or more in advance.

B. Financial Condition

Allvet nor its management persons have any financial conditions that are likely to reasonably impair its ability to meet contractual commitments to Clients.

C. Bankruptcy Petitions in Previous Years

Allvet has not been the subject of a bankruptcy petition in the last ten years.

SUPERVISED PERSON BROCHURE
Part 2B of Form ADV

Meredith Jones

1664 Centerville Parke Ln
Manakin Sabot, VA 23103
Phone: 804-201-4615
Email: admin@allvetfinancial.com
Website: www.allvetfinancial.com

April 1st, 2026

This brochure supplement provides information about Meredith Jones and supplements the Allvet Financial LLC brochure. You should have received a copy of that brochure. Please contact Meredith Jones if you did not receive the brochure or if you have any questions about the contents of this supplement.

Additional information about Meredith Jones (CRD# 7681191) is also available on the SEC's website at www.adviserinfo.sec.gov.

Supervised Person Brochure – Meredith Jones

Year of birth: 1980

Item 2 - Educational Background and Business Experience

Educational Background:

- North Carolina State University; Doctor of Veterinary Medicine; 2008
- North Carolina State University; Bachelor of Science in Zoology; 2003

Business Experience:

- Allvet Financial LLC; Investment Advisor Representative; 06/2025 – Present
- Dr. Meredith Jones, LLC; Consultant/Speaker; 11/2020 – Present
- SLP Wealth; Financial Planner; 07/2023 – 05/2025
- Student Loan Planner; Student Loan Consultant; 07/2023 – 05/2025
- Veterinary Financial Summit; LLC, Co-Founder/CEO; 06/2019 – 12/2024
- Vincere Wealth Management; LLC, Investment Adviser Representative; 01/2023 – 07/2023
- Vincere Wealth Management; LLC, Associate Financial Planner; 08/2022 – 01/2023
- Veterinary Emergency Group; Financial Wellness Program Manager & Emergency Veterinarian; 07/2021 – 05/2022
- Veterinary Referral & Critical Care; Emergency Veterinarian; 08/2009 – 09/2020

Professional Designations:

Certified Student Loan Professional (CSLP®)

Financial Advisors having earned the Certified Student Loan Professional designation (CSLP®) understand the complexities of the student loan repayment options and have the advanced knowledge required to provide high quality student loan repayment planning advice within the scope of a holistic financial plan. The CSLP® designation is issued by the Certified Student Loan Advisors Board of Standards. Applicants are required to have two years of industry experience in financial services or a Bachelor's degree in business or finance from an accredited college university AND to hold a license and/or registration in a regulated financial services industry. Continuing education requirements include annual completion of video modules.

AFC® - Accredited Financial Counselor®

AFC® professionals are certified through the Association for Financial Counseling and Planning Education (AFCPE). The AFC® certification is accredited through The National Commission for Certifying Agencies (NCCA) and is earned through a combination of education, exam, and experience requirements, as well as a commitment to a code of ethics. The education curriculum includes a holistic counseling framework of life cycle financial decisions and was completed by ADVISOR through a 6-course university program. Upon completing the educational requirement, candidates must pass a comprehensive 3-hour professional examination and accrue 1,000 hours of experience providing financial planning education and counseling to Clients. All AFC® professionals commit to a Code of Ethics, Professional Standards, and Standards of Practice.

Item 3 - Disciplinary Information

Criminal or Civil Action: None to report
Administrative Proceeding: None to report
Self-Regulatory Proceeding: None to report

Item 4 - Other Business Activities Engaged In
Meredith Jones has outside business activities as follows:

- Student Loan Consultant – Dr. Meredith Jones, LLC

Approximately 20% of their time is spent on the above practices and from time to time, may offer Clients services from these activities. These practices represent conflicts of interest because they give Meredith Jones an incentive to recommend products and/or services based on the fee amount received. This conflict is mitigated by disclosures, procedures and Allvet's fiduciary obligation to place the best interest of the Client first. Moreover, Clients are not required to purchase or engage Meredith Jones for any products or services offered as Clients have the option to purchase them through another person or entity of their choosing.

Item 5 - Additional Compensation
Meredith Jones does not receive additional compensation, performance-based fees, nor receives any additional compensation for performing advisory services other than what is disclosed in Item 4 of Part 2A.

Item 6 - Supervision
Meredith Jones is the Chief Compliance Officer of Allvet and therefore is solely responsible for all supervision and formulation and monitoring of investment advice offered to Clients. They can be reached using the contact information provided on the above cover page.

SUPERVISED PERSON BROCHURE
Part 2B of Form ADV

Joseph Warner

1815 Duke Dr.
Richardson, TX 75081
Phone: 804-201-4615
Email: admin@allvetfinancial.com
Website: www.allvetfinancial.com

April 1st, 2026

This brochure supplement provides information about Joseph Warner and supplements the Allvet Financial LLC brochure. You should have received a copy of that brochure. Please contact Joseph Warner if you did not receive the brochure or if you have any questions about the contents of this supplement.

Additional information about Joseph Warner (CRD# 6635392) is also available on the SEC's website at www.adviserinfo.sec.gov.

Supervised Person Brochure - Joseph Warner

Year of birth: 1994

Item 2 - Educational Background and Business Experience

Educational Background:

- Kansas State University; Bachelor's Degree in Finance; 2017

Business Experience:

- Allvet Financial LLC; Investment Advisor Representative; 10/2025 – Present
- Dr. Meredith Jones, LLC, Student Loan Consultant; 10/2025 – Present
- Data Center Inc.; Fintech Solutions Manager; 01/2020 – 09/2025
- Vericast, Account Executive; 08/2024 – 01/2025
- Data Center Inc.; Fintech Sales Manager; 10/2019 – 08/2024

Professional Designations:

Certified Student Loan Professional (CSLP®)

Financial Advisors having earned the Certified Student Loan Professional designation (CSLP®) understand the complexities of the student loan repayment options and have the advanced knowledge required to provide high quality student loan repayment planning advice within the scope of a holistic financial plan. The CSLP® designation is issued by the Certified Student Loan Advisors Board of Standards. Applicants are required to have two years of industry experience in financial services or a Bachelor's degree in business or finance from an accredited college university AND to hold a license and/or registration in a regulated financial services industry. Continuing education requirements include annual completion of video modules.

Item 3 - Disciplinary Information

Criminal or Civil Action: None to report
Administrative Proceeding: None to report
Self-Regulatory Proceeding: None to report

Item 4 - Other Business Activities Engaged In

Joseph Warner has outside business activities as follows:

- Student Loan Consultant – Dr. Meredith Jones, LLC

Approximately 25% of their time is spent on the above practices and from time to time, may offer Clients services from these activities. These practices represent conflicts of interest because they give Joseph Warner an incentive to recommend products and/or services based on the fee amount received. This conflict is mitigated by disclosures, procedures and Allvet's fiduciary obligation to place the best interest of the Client first. Moreover, Clients are not required to purchase or engage Joseph Warner for any products or services offered as Clients have the option to purchase them through another person or entity of their choosing.

Item 5 - Additional Compensation

Joseph Warner does not receive additional compensation, performance-based fees, nor receives any additional compensation for performing advisory services other than what is disclosed in Item 4 of Part 2A.

Item 6 - Supervision

The Chief Compliance Officer of Allvet supervises and monitors the advisory services of Joseph Warner. The Chief Compliance Officer, Meredith Jones can be reached at meredith@allvetfinancial.com or 804-201-4615.