

ITEM 1 COVER PAGE

SUPERVISED PERSON BROCHURE
FORM ADV PART 2B

Vannak Sao, WMS



**Proactive Financial
Solutions 360, LLC**

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This brochure supplement provides information about Vannak Sao and supplements the Proactive Financial Solutions 360, LLC brochure. You should have received a copy of that brochure. Please contact Vannak Sao if you did not receive the brochure or if you have any questions about the contents of this supplement.

Additional information about Vannak Sao (CRD #5413315) is available on the SEC's website at www.adviserinfo.sec.gov.

JULY 15, 2026

Supervised Person Brochure

Investment Advisor Representative - Vannak Sao, WMS

- Year of birth: 1981
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Item 2 - Educational Background and Business Experience

Educational Background:

- Community College of Rhode Island; General Studies; Attended 2000 to 2003

Business Experience:

- Investment Advisor Representative, Proactive Financial Solutions 360, LLC, 07/2026 to Present
- Firm Administrator, PFS Tax, Inc., 05/2022 to Present
- Staffing Manager and Database Administrator, All Star Staffing, LLC., 10/2017 to Present
- Investment Advisor Representative, Proactive Financial Solutions 360, LLC, 03/2022 to 09/2024
- Firm Administrator, Proactive Financial Solutions 360, LLC, 09/2021 to 03/2022
- IT Consultant, Vannak Sao, Sole Proprietor, 09/2012 – 09/2017
- Registered Representative, Commonwealth Financial Network, 02/2013 to 05/2013
- Frammer, T. Stewart & Son, 03/2012 – 08/2012
- Unemployed, 10/2011 to 01/2012
- Registered Representative, MMC Securities Corp., 11/2007 to 09/2011

Professional Certifications

Vannak Sao has earned certifications and credentials that are required to be explained in further detail.

Wealth Management Specialist (WMS): Wealth Management Specialist (WMS) is a designation issued by Kaplan University. WMS designation requirements:

- Complete 13 online courses.
 - After each course, complete a corresponding online multiple-choice review quiz.
 - After completing the final course, pass a 60-question final exam with a 70% or higher.
 - Continuing Education: All WMS designation holders will be responsible for completing 20 hours of Continuing Education credits every two years.
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Item 3 - Disciplinary Information

A. Vannak Sao has never been involved in a criminal or civil action in a domestic, foreign or military court of competent jurisdiction for which he:

1. Was convicted of, or pled guilty or nolo contendere (“no contest”) to (a) any felony; (b) misdemeanor that involved investments or an investment-related business, fraud, false statement or omissions, wrongful taking of property, bribery, perjury, counterfeiting, or extortion; or (c) a conspiracy to commit any of these offenses;
2. Is the named subject of a pending criminal proceeding that involves an investment-related business, fraud, false statements or omissions, wrongful

- taking of property, bribery, perjury, forgery, counterfeiting, extortion, or a conspiracy to commit any of these offenses;
3. Was found to have been involved in a violation of an investment-related statute or regulation; or
 4. Was the subject of any order, judgement or decree permanently or temporarily enjoining, or otherwise limiting, him from engaging in any investment related activity, or from violating any investment-related statute, rule, or order.
- B. Vannak Sao never had an administrative proceeding before the SEC, any other federal regulatory agency, any state regulatory agency, or any foreign financial regulatory authority in which he:
1. Was found to have caused an investment-related business to lose its authorization to do business; or the subject of an order by the agency or authority;
 2. Was found to have been involved in a violation of an investment-related statute or regulation or was the subject of an order by the agency or authority
- (a)denying, suspending or revoking the authorization of the supervised person to act in an investment-related business; (b) barring or suspending his association with an investment-related business; (c) otherwise significantly limiting his investment-related activities; or (d) imposing a civil money penalty of more than \$2,500 on him.
- C. Vannak Sao has never been the subject of a self-regulatory organization (SRO) proceeding in which he:
1. Was found to have caused an investment-related business to lose its authorization to do business; or
 2. Was found to have been involved in a violation of the SRO's rules and was: (a) barred or suspended from membership or from association with other members, or was expelled from membership; (b) otherwise significantly limited from investment-related activities; or (c) fined more than \$2,500.
- D. Vannak Sao has not been involved in any other hearing or formal adjudication in which a professional attainment, designation, or license of the supervised person was revoked or suspended because of a violation of rules relating to professional conduct.

Item 4 - Other Business Activities

Vannak Sao is Firm Administrator for PFS Tax, Inc., This business offers accounting and tax preparation services. Mr. Sao spends approximately 50% of his time in this practice. In this role, he receives separate yet typical compensation. From time to time he may offer Clients services from this activity.

This practice represents a conflict of interest because it gives an incentive to recommend products based on the compensation received. This conflict is mitigated by disclosures, procedures and the firm's fiduciary obligation to place the best interest of the Client first and the Clients are not required to purchase any services. Clients have the option to purchase these products through another tax or accounting professional of their choosing.

Mr. Sao is also a staffing manager and database administrator for All Star Staffing, LLC. This activity is not investment related and accounts for approximately 5% of his time. This activity does not account for a substantial portion of his time during business hours or

account for a substantial portion of his income. There is no conflict of interest with this activity.

Item 5 - Additional Compensation

Vannak Sao receives compensation from PFS Tax, Inc. and All Star Staffing, LLC. He does not receive any performance based fees.

Item 6 - Supervision

Christopher Gauthier is the Chief Compliance Officer of Proactive Financial Solutions 360, LLC. Mr. Gauthier reviews Vannak Sao's work through Client account reviews and quarterly personal transaction reports, as well as face-to-face and phone interactions. Mr. Gauthier can be reached at chris@PFS 360llc.com or (508) 316-9360.

Item 7 - Requirements for State-Registered Advisors

A. Vannak Sao has not been involved in any of the following:

1. An arbitration claim alleging damages in excess of \$2,500 involving any of the following:
 - a) An investment or an investment-related business or activity;
 - b) Fraud, false statement(s) or omissions;
 - c) Theft, embezzlement or other wrongful taking of property;
 - d) Bribery, forgery, counterfeiting, or extortion;
 - e) Dishonest, unfair or unethical practices.
2. Been found liable in a civil, self-regulatory organization, or administrative proceeding involving any of the following:
 - a) An investment or an investment-related business or activity;
 - b) Fraud, false statement(s) or omissions;
 - c) Theft, embezzlement or other wrongful taking of property;
 - d) Bribery, forgery, counterfeiting, or extortion;
 - e) Dishonest, unfair or unethical practices.

Vannak Sao has not been the subject of a bankruptcy petition in last 10 years.