



StockTalk, Inc. (d/b/a Mezzi)

Form ADV Part 3 – Client Relationship Summary

March 28th, 2026

StockTalk, Inc. (“Mezzi” or “We”) is an investment adviser registered with the Securities and Exchange Commission that provides investment advisory accounts and services via the internet. Brokerage and investment advisory services and fees differ, and it is important for you to understand the differences. This document is a summary of the services we offer to clients and the fees we charge for these services. Free and simple tools are available to research firms and financial professionals at Investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.

What investment services and advice can you provide me?

Mezzi offers portfolio advisory services to retail investors (“you”) on non-discretionary basis exclusively through our interactive website. We use artificial intelligence agents (“AI Agents”) as well as expert systems to generate recommendations and insights based on portfolios you hold with third-party custodians, and other data that you provide to us. Our service is designed for clients who want professional guidance on their existing investments but prefer to maintain direct control over their accounts and execute their own trades.

We offer three subscription tiers: **Core, Plus, and White Glove**. Depending on your selected tier, our services range from AI-driven advisory chat, automated portfolio monitoring, and risk analytics, to advanced AI research and personalized AI consultations facilitated through video conferencing. Please note that all investment advice is provided strictly through our digital platform; we do not provide in-person investment advice.

Our process works as follows:

- **Account Linking:** you, the client, link your existing brokerage or investment accounts to our secure, encrypted online platform. This is a read-only connection, meaning we can view your positions and transaction history but cannot execute trades or move funds. You can also provide information to us directly by uploading documents such as brokerage statements, or manually entering the data via our app or website.
- **Analysis:** our proprietary software analyzes your current holdings, asset allocation, diversification, and risk exposure based on the information you provide in your online client profile, including your financial situation, investment objectives, and risk tolerance.
- **Recommendations:** based on this analysis, we provide you with investment advice and recommendations directly through your client portal on our website. This advice may include suggestions to buy, sell, or hold certain securities to better align your portfolio with your stated goals. We also provide a chat interface which allows you to ask our system questions via natural language. If we are able to answer your question with the data we have, we will answer it. We may also ask you for additional information to answer your queries. If we cannot answer your question directly, we may provide you with information that you can use to educate yourself further on the topic of the query.

Clients are solely responsible for implementing any recommendations we provide. We do not have the authority to execute trades on your behalf. Our advisory service is ongoing, and we will provide periodic updates and alerts based on market conditions and changes in your linked accounts. We also offer advice which falls under the umbrella of financial planning. For example, we may provide suggestions on savings, tax optimization, and asset allocation. All our advice is customized based on the data provided by you and is dependent upon the accuracy of that data. The quality of our recommendations depends on the completeness of this data. If your information is stale, inaccurate, or incomplete, our recommendations may be inappropriate for your actual financial situation.

Client portfolios are reviewed by our automated system for performance, risk, and asset allocation on at least a monthly basis. As clients provide modifications to their data, including their preferences, goals, personal information, income, expenses, etc., Mezzi’s system will automatically adjust the insights and recommendations it gives to those users. We generally do not have a minimum account size to invest with us. *More detailed information is available in Mezzi’s Form ADV Part 2A, in particular Items 4 and 7.*

Key Questions to Ask

- **Given my financial situation, should I choose an investment advisory service? Why or why not?**
- **How will you choose investments to recommend to me?**
- **What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?**

What Fees Will I Pay?

Our advisory fees are based on the annual subscription tier you select: **Core (\$299), Plus (\$499), or White Glove (\$1,499)**. The fee is paid by the client via the Apple App Store or via our website prior to Mezzi providing investment advice to you. This fee covers the subsequent 12-month period. Clients may terminate their advisory agreement at any time by providing written notice. Our fees are exclusive of brokerage commissions, transaction fees and other related costs and expenses that may be incurred by the client. Clients may incur certain charges imposed by their custodians, brokers, and other third parties such as custodial fees, deferred sales charges, odd-lot differentials, transfer taxes, wire transfer or electronic fund fees and other fees and taxes on brokerage accounts and securities transactions. *You will pay fees and costs whether you make or lose money on your investments. Please make sure you understand what fees and costs you will pay.*

Key Questions to Ask

- **Help me understand how these fees and costs might affect my investments. If I give you \$10,000 to invest, how much will go to fees and costs, and how much will be invested for me?**

What Are Your Legal Obligations to Me When Acting as My Investment Adviser? How Else Does Your Firm Make Money and What Conflicts of Interest Do You Have?

When we act as your investment adviser, we have to act in your best interest and not put our interest ahead of yours. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice we provide you. Here are some examples to help you understand what this means. As we charge a flat fee regardless of your assets under management, we do not benefit financially from your portfolio growth, which may reduce our incentive to provide more resource-intensive or customized services, since our fee does not vary based on the level of service provided. Similarly, a flat fee is an incentive to provide less service, as we receive the same fee regardless of effort spent providing you advice. We maintain agreements to compensate unaffiliated third parties (promoters) for referring clients to our firm. This presents a conflict of interest because these promoters have a financial incentive to recommend our advisory services to you. In addition, our advisory services rely on automated systems and artificial intelligence. These systems may not capture all aspects of your financial situation and may produce incomplete or inaccurate recommendations. This creates a conflict of interest because we rely on scalable technology rather than individual human review.

Key Questions to Ask

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

How Do Your Financial Professionals Make Money?

Our professionals are compensated by fixed salary, bonuses, stock options, restricted and unrestricted stocks.

Do You or Your Financial Professionals Have Legal or Disciplinary History?

No. Visit <http://www.investor.gov/CRS> for a free and simple search tool to research Mezzi and our financial professionals.

Key Questions to Ask

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

Additional Information

You can find additional information about our investment advisory services on the SEC's website at www.adviserinfo.sec.gov by searching CRD #337818. If you would like additional, up to date information or an updated copy of this relationship summary, please go to mezzi.com.

Key Questions to Ask:

- **Who is my primary contact person?**
- **Is he or she a representative of an investment adviser or a broker-dealer?**
- **Who can I talk to if I have concerns about how this person is treating me?**

Exhibit: Summary of Material Changes

Since our last Form CRS dated August 27, 2025, we have made the following material changes to our client relationship summary:

- **Advisory Services:** We transitioned from a single service model to a new three-tiered subscription model (Core, Plus, and White Glove). This new structure provides varying levels of AI-driven tools, automated analytics, and advisory access, including personalized remote video consultations for our premium tier.
- **Fees:** We updated our fee schedule to align with our new subscription tiers. Our previous single \$200 annual fee has been replaced with tiered annual pricing: Core (\$299), Plus (\$499), and White Glove (\$1,499).
- **Conflicts of Interest:** We updated this section to disclose that we now maintain agreements to compensate unaffiliated third parties (promoters) for referring prospective clients to our firm. This arrangement presents a conflict of interest as promoters are financially incentivized to recommend our advisory services.