Zai Technologies LLC (Form CRS)
Relationship Summary
September 7, 2026

Item 1. Introduction

Zai Technologies LLC ("Zai Technologies," "Zai," "we," "us," or "our") is registered with the Securities and Exchange Commission ("SEC") as an investment adviser. Brokerage and investment advisory services and fees differ, and it is important for you to understand the differences. 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.

Item 2. Relationships and Services

What investment services and advice can you provide me?

We offer a defined investment advisory service to retail investors exclusively through our interactive website, www.talktozai.com. The current service provides personalized, non-discretionary, percentage-based strategic asset-class allocation for investment accounts you select, based on your saved assessment and recorded account data.

Our primary services include:

- Investment Advice. We recommend only a strategic percentage allocation among diversified stocks, investment-grade bonds, and cash. When your selected holdings can be reliably classified, we compare their current percentages with the target; unclassified holdings remain recorded outside that comparison. We do not select securities or funds, recommend trades or account changes, or provide exact-dollar implementation. You decide whether and how to act.
- Limited Scope. We do not recommend debt actions, Social Security decisions, Roth conversions, other retirement elections, or tax, legal, estate, insurance, or accounting actions.
- Educational Tools. Separate budgeting, cash-flow, debt, goals, research, and planning tools provide education, calculations, and user-directed scenarios. They are not personalized investment advice unless Zai expressly identifies and records an output as an advisory recommendation.
- No Trading or Custody. We do not execute transactions, move money, take custody of assets, or exercise investment discretion.

All services are delivered digitally. We do not provide brokerage services, do not have discretionary authority over your accounts, and do not take custody of your assets. You always make the final decision about whether to act on any recommendation.
Monitoring: We do not continuously monitor your investment accounts. You must initiate a new recommendation and update material changes to your assessment or account data.
Limited investment offerings: The current recommendation is limited to target percentages for diversified stocks, investment-grade bonds, and cash. It does not select individual stocks, ETFs, mutual funds, custodians, sectors, or account locations.
Account minimums and other requirements: You must maintain an eligible Paid subscription, separately activate Advisory, accept the current disclosures and agreement, complete identity verification, and provide the required assessment and account information. We do not require a minimum account size.
For more information about our services, please see our Form ADV Part 2A brochure at www.talktozai.com

Conversation Starters:

- **"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?"**

Item 3. Fees, Costs, Conflicts, and Standard of Conduct

What fees will I pay?

The standard flat subscription fee for new subscriptions is $29 per month or $290 per year. A limited number of existing clients who subscribed under earlier pricing may remain at $14.99 per month while that subscription remains active. Your exact fee is shown before purchase and in your billing confirmation. The Paid subscription makes you eligible to activate Advisory after completing separate onboarding; there is no second Advisory charge. The fee applies regardless of whether you implement a recommendation or how often you log in.

You will also incur other costs paid to third parties and not to us, such as:

- Fees charged by the broker-dealer, bank, or custodian that holds your assets.
- Transaction costs when you buy or sell securities.
- Internal expenses and management fees charged by mutual funds, ETFs, or other investment products.

You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying.
For more information, see our Form ADV Part 2A brochure (Item 5) at www.talktozai.com

Conversation Starter:

- **"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.

- Because we charge a subscription fee, we have a financial incentive for you to remain a paying subscriber and to continue using our platform. This may create an incentive for us to encourage ongoing use of our services.

We do not receive commissions from product providers, do not share in brokerage fees, and do not earn additional compensation when you buy or sell particular investments.
For more information, see our Form ADV Part 2A brochure at www.talktozai.com

Conversation Starter:

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

How do your financial professionals make money?

Our financial professional is Zai's founder and a direct and indirect owner of the firm. She may benefit from Zai's subscription revenue and growth in the value of the business. Her compensation is not tied to any specific investment recommended to you or to the amount of assets in your accounts.

Item 4. Disciplinary History

Do you or your financial professionals have legal or disciplinary history?

No. Neither Zai Technologies LLC nor our financial professionals have legal or disciplinary history to report. You can visit Investor.gov/CRS for a free and simple search tool to research us and our financial professionals.

Conversation Starter:

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

Item 5. Additional Information

For additional information about our advisory services, please see our Form ADV Part 2A brochure and visit www.talktozai.com. You can request a copy of this relationship summary and up-to-date information by calling 424-542-1838 or emailing support@fuwn.com

Conversation Starter:

- **"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?"**