Form ADV Part 2A – Firm Brochure

Zai Technologies LLC

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This Brochure provides information about the qualifications and business practices of Zai Technologies LLC ("Zai," "we," or "our"). If you have any questions about the contents of this Brochure, please contact us at 424-542-1838 or support@fuwn.com.

The information in this Brochure has not been approved or verified by the U.S. Securities and Exchange Commission ("SEC") or by any state securities authority. Registration as an investment adviser does not imply a certain level of skill or training.

Additional information about Zai Technologies LLC is available on the SEC's website at www.adviserinfo.sec.gov. You can search for our firm by our CRD number: 342129.

Item 2 Material Changes

This is our initial Form ADV Part 2A brochure filed in connection with our application for registration as an investment adviser. As of the date of this Brochure, there are no material changes to report because this is our first filing.

In future annual updates, we will summarize any material changes to this Brochure in this section or in a separate Summary of Material Changes document delivered to existing clients within 120 days of our fiscal year end.

Clients and prospective clients may request a copy of this Brochure at any time by calling 424-542-1838 or emailing support@fuwn.com.

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Item 4 Advisory Business

Zai Technologies LLC is a Limited Liability Company formed in California in 2026. We are an SEC-registered investment adviser currently relying on the 120-day registration exemption under Rule 203A-2(c) while we complete the development of our operational interactive website. Our principal owner is Federated Unified Worker Network Inc., which owns 100% of Zai Technologies LLC. Alona Sudorzhenko is the Founder, Chief Executive Officer, and Control Person of Zai Technologies LLC.

We provide investment advisory and financial planning services through our online interactive platform at www.talktozai.com. All investment advice is provided through the interactive website platform. Our human personnel work in areas such as compliance, operations, customer support, and marketing, but do not provide personalized investment advice to individual clients.

Onboarding and Use of the Service

Clients access our services by visiting our website, creating an account, and completing a digital onboarding process. As part of onboarding, we collect information about your financial situation, goals, investment objectives, time horizon, and risk tolerance. Our platform uses this information, together with general investment principles, to generate recommendations and guidance tailored to your profile.

You are responsible for providing accurate and complete information and for updating it if your circumstances or goals change. If the information you provide is inaccurate or incomplete, the recommendations may not be appropriate for your situation.

Types of Advisory Services

- Investment Advice: We provide recommendations for portfolio allocation, asset allocation, investment selection, and account optimization through our interactive platform.
- Wealth Management Guidance: We provide guidance regarding portfolio structure, asset allocation, and investment selection, with an emphasis on long-term, diversified investment approaches.
- Financial Planning: We provide financial planning guidance on topics such as cash flow, budgeting, savings, liabilities, retirement planning, and balance sheet review.
- Insurance and Financial Protection Planning Considerations: We may identify potential insurance or financial protection planning issues. We do not sell insurance products or receive compensation from insurance providers.

Comprehensiveness and Limitations

Our service is designed to provide focused investment and financial planning guidance but is not intended to be a comprehensive financial plan covering every aspect of your financial life. We do not provide legal, accounting, or tax advice. You should consult your attorney, accountant, or tax professional on specific legal or tax questions.

We do not manage client assets directly, do not have regulatory assets under management, do not have authority to place trades or move money in your accounts, do not have discretionary authority over your accounts, and do not take custody of your assets.

We do not sponsor or participate in any wrap fee programs.

Item 5 Fees and Compensation

Subscription Fee

Our primary compensation is a flat subscription fee for access to our online investment advisory platform and services. Our current fee is approximately $29 per month, or an annual equivalent if offered. We may change our fee schedule from time to time and will provide advance notice as required. The fee is charged regardless of whether you choose to implement our recommendations.

Billing and Payment

Fees are billed directly to you and are not deducted from your investment accounts held at third-party custodians. Fees are generally paid by credit card, bank transfer, or other electronic payment methods facilitated by a third-party payment processor. You may terminate your subscription at any time in accordance with the terms of our client agreement.

Additional Fees and Costs

You will also pay other fees and costs in connection with your investments, including where applicable:

- Commissions or transaction costs charged by the broker-dealer, bank, or custodian that holds your assets.
- Internal operating expenses and management fees charged by mutual funds, ETFs, or other investment products.
- Fees for custodial services, account maintenance, or other services charged by third parties.

These fees and costs are separate from and in addition to our subscription fee. 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.

Compensation Practices and Conflicts

We do not receive commissions, brokerage compensation, or revenue-sharing payments from investment products or custodians. We do not receive compensation from the sale of securities or insurance products. Because we charge a subscription fee, we have an incentive for you to remain a paying subscriber. We seek to mitigate this conflict by applying a flat fee that does not vary based on the specific investments you select or the amount of assets in your accounts.

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

We do not charge performance-based fees (fees calculated as a share of capital gains or capital appreciation of client assets). Because we do not charge performance-based fees, we do not manage performance-fee and non-performance-fee accounts side by side.

Item 7 Types of Clients

We primarily serve retail investors, including individuals and families who prefer technology-enabled, online advisory services. We may, in the future, provide services to high net worth individuals, small businesses, or other types of clients as our business evolves. We do not require a minimum account size to use our services.

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

Methods of Analysis and Investment Strategies

Our investment advice is based on algorithms, models, and tools that analyze general market data, investment principles, and the information you provide about your financial situation, objectives, and risk tolerance. Our goal is to provide diversified, long-term investment recommendations appropriate to your profile.

Common strategies may include:

- Diversified portfolios using mutual funds, ETFs, and other investment vehicles.
- Asset allocation and periodic rebalancing guidance consistent with your risk profile and time horizon.
- General guidance on saving and investing toward specific goals such as retirement or major purchases.

Risk of Loss

Investing in securities involves risk of loss that you should be prepared to bear. Different types of investments involve varying degrees of risk, and it is possible to lose money on any investment. Market conditions, interest rates, inflation, economic events, geopolitical developments, and company-specific factors can all cause investments to lose value. Diversification and asset allocation do not guarantee a profit or protect against loss in declining markets.

Because our services are delivered digitally and rely on algorithms and models, there is also a risk that our models may not perform as expected in all market conditions, that our assumptions may be incorrect, or that technology or operational issues may affect availability or functionality of the service.

Our recommendations depend on the accuracy and completeness of the information you provide. If you provide inaccurate or incomplete information, or do not update your information when your circumstances change, the recommendations you receive may not be appropriate for you.

Item 9 Disciplinary Information

Zai Technologies LLC and its control persons do not have any legal or disciplinary history that is material to a client's or prospective client's evaluation of our advisory business or the integrity of our management.

Item 10 Other Financial Industry Activities and Affiliations

Zai Technologies LLC is 100% owned by Federated Unified Worker Network Inc. We are not registered as a broker-dealer, futures commission merchant, commodity trading advisor, or in any other financial industry capacity. We do not have any financial industry affiliations that create material conflicts of interest with our clients. If such affiliations arise in the future, we will update this Brochure and provide appropriate disclosure.

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

We have adopted a Code of Ethics that sets forth the standards of conduct expected of all supervised persons, including our fiduciary duty to place client interests ahead of our own. Our Code of Ethics includes policies on personal securities transactions, gifts and entertainment, outside business activities, and the protection of confidential information.

We do not participate in client transactions and do not have any proprietary or principal positions in securities recommended to clients. Supervised persons are required to report their personal securities holdings and transactions, and certain personal trades are subject to pre-clearance to help manage potential conflicts of interest.

A copy of our Code of Ethics is available to clients and prospective clients upon request by calling 424-542-1838 or emailing support@fuwn.com.

Item 12 Brokerage Practices

We do not recommend, select, or require the use of any particular broker-dealer or custodian in exchange for compensation. You are responsible for selecting and maintaining your own brokerage relationships and investment accounts. We do not receive research, soft-dollar benefits, or other forms of compensation from broker-dealers or custodians in connection with client transactions. Because we do not place trades or execute transactions on your behalf, issues such as trade aggregation, allocation, or order routing are not applicable to our current business model.

Item 13 Review of Accounts

We do not provide ongoing monitoring of client accounts as part of our standard services unless expressly stated otherwise. Our advice is generated when you use our platform and is based on the information and updates you provide at the time. We encourage clients to log in and update their profile information whenever their financial situation, goals, or risk tolerance changes so that our recommendations remain appropriate.

We do not send periodic account review reports. Your custodian will send you account statements at least quarterly, which you should carefully review.

Item 14 Client Referrals and Other Compensation

We do not receive compensation from third parties for referring clients, nor do we pay referral fees or solicitation fees to third parties at this time. If we enter into any referral or solicitation arrangements in the future, we will comply with applicable rules and provide required disclosures.

Item 15 Custody

We do not have custody of client funds or securities. Client assets are held at independent, qualified third-party custodians selected by you. We do not have the authority to directly deduct advisory fees from your accounts. We do not send account statements. Your custodian will provide you account statements at least quarterly, which you should carefully review for accuracy.

Item 16 Investment Discretion

We do not have discretionary authority over client accounts. We provide non-discretionary advice and recommendations, but you make the ultimate decision whether to follow our recommendations and whether to buy, sell, or hold any investment. We do not place or execute trades on your behalf.

Item 17 Voting Client Securities

We do not vote proxies on behalf of clients and do not have authority to vote client securities. You retain the right and responsibility to vote all proxies for securities in your accounts. We do not provide guidance on proxy voting. If you have questions about a proxy solicitation, please contact your custodian.

Item 18 Financial Information

We do not require or solicit prepayment of more than $1,200 in fees per client, six months or more in advance. We are not aware of any financial condition that is reasonably likely to impair our ability to meet contractual commitments to clients. We have not been the subject of a bankruptcy petition at any time during the past ten years.