Zai Technologies LLC (Form CRS)
Relationship Summary
April 27, 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. We are a wholly owned subsidiary of Federated Unified Worker Network Inc. 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 investment advisory and financial planning services to retail investors exclusively through our interactive website, www.talktozai.com. Our services are designed to provide personalized guidance based on the information you provide about your financial situation, goals, time horizon, and risk tolerance.

Our primary services include:

- Investment Advice. We provide non-discretionary recommendations for portfolio allocation, asset allocation, and specific investment selection (including individual stocks, ETFs, mutual funds, and other securities) through our interactive platform. We do not place trades for you; you are responsible for deciding whether to follow our recommendations and for executing any transactions in your own accounts.
- Wealth Management Guidance. We provide guidance related to investment accounts, retirement savings, and other financial assets, including portfolio construction and account optimization.
- Financial Planning. We offer guidance on cash flow, savings, liabilities, retirement planning, education funding, and other planning topics.
- Insurance and Financial Protection Planning Considerations. We may highlight potential gaps or areas for you to review with a licensed insurance professional. We do not sell insurance products or receive commissions.

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 provide ongoing monitoring of your investment accounts unless expressly stated otherwise.
Limited investment offerings: Our recommendations may cover diversified portfolio strategies, ETFs, mutual funds, individual equities, fixed income, retirement accounts, and related financial planning topics.
Account minimums and other requirements: To use our services, you must create an online account, agree to our advisory agreement and Terms of Service, and provide requested personal and financial information. We currently 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?

You will pay a flat subscription fee for our services, currently approximately $29 per month, or an annual equivalent if offered. This fee is charged for access to our advisory platform and financial planning guidance, regardless of whether you implement our recommendations or how often you log in. We may also charge a separate flat fee for certain specific services, disclosed to you in advance.

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 professionals are compensated through salary and bonus arrangements. Their compensation is not tied to specific investments recommended to you or to the amount of assets you hold in any account. This structure is intended to reduce incentives to favor particular products.

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?"**