

FORM CRS — CLIENT RELATIONSHIP SUMMARY

Raijin AI, Inc. d/b/a Raijin AI

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Raijin AI, Inc. d/b/a Raijin AI (“Raijin AI”) is registered with the Securities and Exchange Commission 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.

WHAT INVESTMENT SERVICES AND ADVICE CAN YOU PROVIDE ME?

Raijin AI is an internet investment adviser offering automated, discretionary advisory services to retail investors through its web and mobile application (the “Platform”). You describe your investment idea in plain language and our AI translates it into an autonomous trading agent that monitors markets and executes trades in your own connected brokerage account — without requiring your approval on each individual trade (discretionary management). You may also deploy strategies published by third-party algorithm developers through our strategy marketplace, and may pause, modify, or terminate any agent at any time.

Monitoring. We monitor your account and agent activity continuously through automated systems. We do not provide account-by-account human review or personalized recommendations from a human adviser.

Service tiers and account minimums. Free (\$0, build and backtest only), Enel (\$15/month, up to 3 live agents), and Raijin (\$35/month, up to 20 live agents plus Creator publishing). No Raijin AI minimum; you must keep enough capital in your connected brokerage account for your strategies. We advise only on securities available through our supported broker-dealers and, pending approval, prediction market contracts on Kalshi.

For more information, see Items 4, 7, 13, and 16 of our Form ADV Part 2A brochure.

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?

WHAT FEES WILL I PAY?

You pay a flat monthly subscription fee charged to your credit card — not deducted from your brokerage account. The fee is \$0 (Free), \$15/month (Enel), or \$35/month (Raijin) depending on the tier you select. Because our fee is a flat subscription rather than a percentage of your assets, you pay the same monthly fee regardless of how much you invest through the Platform.

Third-party fees. You will also pay fees charged by your chosen broker-dealer (commissions, transaction fees, exchange and regulatory fees, and option premiums), fees embedded in any ETFs or mutual funds you trade, and any connectivity fees passed through by SnapTrade Inc. These are separate from our subscription fee and vary by broker and instrument.

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 Item 5 of our Form ADV Part 2A brochure.

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. **Examples:** (i) **Creator compensation** — we pay third-party strategy Creators \$1.00 per active subscriber per month from our own revenue, giving us an incentive to feature high-subscriber strategies that may not be the best for you; (ii) **Broker-dealer referral arrangements** — we

intend to enter into referral arrangements with one or more broker-dealers that may pay us cash compensation when clients open and fund accounts, giving us a financial incentive to recommend those brokers (you are not required to use any recommended broker); and (iii) **Subscription model** — our flat subscription fee may create an incentive to encourage active trading to justify the ongoing cost.

For more information, see Items 5, 10, 11, 12, and 14 of our Form ADV Part 2A brochure.

Conversation Starter

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

HOW DO YOUR FINANCIAL PROFESSIONALS MAKE MONEY?

Raijin AI's principals are its Co-Founders and only owners. They are compensated solely through their ownership interest in the firm and do not receive transaction-based compensation, commissions, per-trade fees, or payments from any third party in connection with advice provided through the Platform. Their compensation increases only when Raijin AI generates net subscription revenue, which may create an incentive to grow the firm's subscriber base.

DO YOU OR YOUR FINANCIAL PROFESSIONALS HAVE LEGAL OR DISCIPLINARY HISTORY?

No. Neither Raijin AI nor its financial professionals has any legal or disciplinary history required to be disclosed. Visit **Investor.gov/CRS** for a free search tool to research our firm and our financial professionals.

Conversation Starter

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

ADDITIONAL INFORMATION

For additional information about our advisory services, or to request an up-to-date copy of this Client Relationship Summary, visit raijinai.com or contact us at admin@raijinai.com or (678) 559-4058. Our Form ADV Part 2A brochure and brochure supplements are available on the SEC's website at adviserinfo.sec.gov.

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?