FORM ADV PART 2A • ITEM 1 • COVER PAGE

StreetAI Firm Brochure

Hey AI, Inc. doing business as StreetAI

November 20, 2026 | Version 1.0 | Initial application edition

This brochure describes our qualifications, our proposed automated investment advisory service and the risks and conflicts you should consider before choosing a strategy.

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Please contact us with questions about this brochure. Neither the SEC nor any state securities authority has approved or verified its contents. You can look up firm information at https://adviserinfo.sec.gov using CRD number 345583.

Hey AI, Inc. is preparing its initial application for registration. Paid advisory enrollment has not opened. This brochure describes the service we intend to offer when the applicable registrations are in effect.

Item 2 Material Changes

This is our initial brochure.

Item 3 Table of Contents

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Item 4 Advisory Business

Hey AI, Inc. is a Delaware corporation. Hariharan Rajagopalan has owned the firm and served as CEO since March 2022. He owns 100% and serves as CTO and chief compliance officer. The firm is preparing to launch its advisory service. Outside users have tested strategies with simulated funds.

We use your goals, risk tolerance, time horizon, capacity for loss and restrictions to identify eligible strategies from our catalog. You select a strategy. Its rules select and trade investments and continue managing its positions. We do not participate in wrap fee programs. On November 20, 2026, we managed $11,021 with discretion across two founder-owned accounts and $0 without discretion.

You can restrict features through the profile and exclude symbols where the strategy supports it. If the available controls cannot honor a restriction you need, contact us before activating a strategy. Support handles technical issues. You choose any replacement strategy.

Item 5 Fees and Compensation

We plan to charge a standard, nonnegotiable $29 per user per month through Stripe ($348 for twelve paid months). A new subscriber may choose a 30-day free trial. An eligible invite adds one free month before any trial. An eligible member who refers someone may also earn a free month when that person first pays (Item 14). Checkout shows the first billing date. The fee takes a larger share of a smaller account. Brokerage costs and fund expenses are additional (Item 12). Cancellation stops the next renewal. Neither StreetAI nor its founder receives compensation for investment product sales.

A confirmed StreetAI failure qualifies for a subscription refund if it prevents an authorized paid strategy from operating for 60 cumulative minutes or more in its scheduled trading hours within one billing month. Overlapping minutes count once per subscription. A normal decision to hold cash does not count. A StreetAI failure to process a valid stop request or transmit a required exit qualifies immediately. See Item 12 for broker issues.

We refund the fee actually paid to the original payment method, up to $29 per billing month after discounts and credits, with one month at most per continuous incident. Free months have no fee to refund. We refund affected subscribers proactively when records identify them. Email support@street.ai for help. We aim for a human reply by the end of the next business day (weekdays, Pacific time, excluding U.S. federal holidays). Contact your broker directly about urgent orders or positions.

The free paper beta has collected no advisory fees. We bill monthly in advance. Any promotion shown at checkout states its duration and renewal price. No annual prepaid plan is offered in this edition.

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

Our proposed subscription fee stays the same whether your portfolio gains or loses value. The founder’s personal trading creates a separate conflict described in Item 11.

Item 7 Types of Clients

We plan to serve individual investors who complete an investor profile before activating a live strategy and authorize trading in an eligible brokerage account. StreetAI has no firm-wide minimum account balance. Available buying power and broker approvals can still affect which strategies an account can use.

A live account must support the proposed trades. Alpaca sets account permissions, margin and collateral requirements, borrowing availability and options approval levels. We check the relevant brokerage permissions and apply our separate profile and strategy limits. Alpaca can reject an order or change its requirements.

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

Our software uses market data and AI-generated assessments of securities. A strategy applies trading rules to those inputs to select positions, size orders and decide when to exit. The models can misinterpret information, rely on stale inputs or react to a market move that has already happened. Many positions can lose value together if they depend on the same signal. You can lose the money you invest.

Frequent trading increases the effect of spreads, taxes and delayed execution. A limit order can fill only in part or never fill. A market move or broker outage can prevent an exit at the intended price. Simulated trades can receive prices that would be unavailable to a real account. Loss limits cannot guarantee an exit price or cap losses during a gap.

Margin amplifies losses. Interest, margin calls and forced sales can leave you owing more than you invested. Short sales have theoretically unlimited loss and may be bought in. Leveraged and inverse ETFs reset daily and can diverge from their stated multiple over longer periods. Options can expire worthless. Selling a covered call caps upside and can result in sale of your shares. A cash-secured put can require buying shares above market value. With spreads and collars, one leg can be assigned or filled before another, leaving an exposed position or an obligation to deliver cash or shares. Near expiry, small price moves can cause large changes in value. Concentrated stock or sector exposure and overnight price gaps can deepen losses.

Item 9 Disciplinary Information

Neither the firm nor its sole officer reports a disciplinary event material to your evaluation of the firm or its management.

Item 10 Other Financial Industry Activities and Affiliations

Our founder is also a Director of Engineering at Samsara, which limits his time for StreetAI. He receives no pay from StreetAI today. He expects a salary once the firm earns income, reimbursement of business expenses and dividends if declared from profits. He benefits when the firm retains paying subscribers.

The planned paid strategies will exclude new direct positions in Samsara shares and options. The code prohibits trading on material nonpublic information.

The firm and its founder have no broker-dealer or other financial-industry affiliation material to these services.

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

Our founder may run the same live strategy as you in a separate brokerage account. If both accounts place orders for the same security, they can compete for available shares. Differences in buying power, timing or broker execution can give him a better price. This creates a conflict even when both accounts receive the same signal.

We adopted our Code of Ethics on November 20, 2026. It prohibits preferential routing and personal use of advance client order information. It requires a review of overlapping orders and gives clients priority when an opportunity cannot be shared fairly. Current and prospective clients can request a copy at support@street.ai.

Item 12 Brokerage Practices

We plan to launch with Alpaca. You would maintain your own account there. After you authorize a strategy, StreetAI will send its orders to Alpaca, which decides whether to accept them and executes accepted orders. Requiring a particular broker limits your ability to shop for execution and can result in higher costs or less favorable prices.

Accounts running the same strategy may receive different fills because of timing, available buying power, order size and liquidity. Trading costs can include bid–ask spreads, transaction charges and, for strategies that use them, margin interest or stock-borrow charges. StreetAI receives no broker referral payments or research benefits from brokers.

The broker controls its own systems, account restrictions, order acceptance, execution and charges. An issue caused solely by the broker, market conditions or insufficient buying power does not qualify for the subscription refund. We review StreetAI's own handling of an incident even when a broker is involved. This policy refunds subscription fees only. Trading losses, missed gains and broker charges are outside its scope. Your legal rights and StreetAI's duties under applicable law continue to apply.

We selected Alpaca for its order interface and ability to support the strategies. We will review order handling, costs, fills and outages. We send orders separately for each account and do not combine orders or allocate a common fill. Clients choosing this launch service direct trading to their own Alpaca account.

Item 13 Review of Accounts

Our proposed service will continue evaluating positions under the strategy you select. You may receive a weekly written summary showing account results and a link to explore other strategies. A summary by itself will not change your strategy. You choose whether to switch.

We evaluate running strategies on their scheduled cycles during trading sessions. The chief compliance officer reviews operational exceptions. You can review the dashboard and your broker's statements. Reconfirm your profile every 365 days. An in-app reminder starts 14 days before it is due. Update it sooner if your circumstances change. An out-of-date or incompatible profile restricts new exposure while allowing strategy exits.

Item 14 Client Referrals and Other Compensation

We plan to offer eligible current members one free month, worth $29 at the standard price, when someone they invite first pays. The inviter must still be eligible at payment. The reward is a subscription credit or an extension of free membership. Nothing is paid in cash or earned at sign-up. Rewards are capped at $1,000 per member in any rolling twelve months. The invitee also gets one free month in addition to any trial (Item 5). This gives the inviter a financial reason to recommend us. Before sign-up, the invitation page identifies the inviter as a current member and explains both benefits and the conflict. We keep records of the disclosure, referrals and rewards. We currently receive no broker or vendor referral payments and pay no outside promoters for client referrals.

Free members can benefit through an extension even when they currently pay no subscription fee. The value they realize depends on whether they would otherwise have paid. As of this edition no person has received referral compensation.

Item 15 Custody

Your broker holds your cash and securities in your own account. You pay our fee separately through Stripe. Our trading authorization does not grant us authority to withdraw cash or transfer securities out of your account. Neither we nor a related person holds your advisory account assets.

Review the statements your broker sends you at least quarterly. Compare account balances, positions and activity against StreetAI reports. Contact the broker directly about any discrepancy and tell us at support@street.ai.

Item 16 Investment Discretion

When you select and authorize a strategy, our software will determine which securities to buy or sell, how much to trade and when to place orders, within the limits of the strategy, your authorization and your broker. You will not be asked to approve each order. You choose whether to select a different strategy. Our founder does not make a substitute investment decision for you when the software fails.

We require electronic trading authorization before managing a live account. You can stop a strategy or revoke access through the broker. A stop may send closing orders for strategy positions, but fills are not guaranteed. Cancellation ends the next renewal. An expired subscription pauses trading and does not automatically liquidate your account. Revoking access can prevent pending exits. Check open orders and positions with your broker.

Item 17 Voting Client Securities

You retain authority to vote your shares. Follow the voting instructions for your shares from your broker or the issuer. StreetAI does not cast votes on your behalf. For help locating voting materials, contact your broker.

Item 18 Financial Information

Our monthly fee is $29. We do not require or solicit prepayment of more than $1,200 per client six months or more in advance.

Hey AI, Inc. has not been the subject of a bankruptcy petition in the past ten years. We know of no financial condition reasonably likely to impair our ability to meet our contractual commitments to clients.