Hey AI, Inc. | StreetAI

Client Relationship Summary (Form CRS) • November 20, 2026 • Version 1.0

We are preparing to register as an investment adviser with the SEC. Paid advisory enrollment is closed. Brokerage and investment advisory services and fees differ. It is important for you to understand these differences. Free and simple tools to research firms and financial professionals and learn about investing, broker-dealers and investment advisers are available at Investor.gov/CRS.

What investment services and advice can you provide me?

We plan to offer automated investment advice to retail investors. Your online profile screens our strategy catalog. You choose a strategy and give us discretion to trade it in your own Alpaca account. The software then chooses securities, amounts and timing without asking you about each trade. It monitors strategy positions on scheduled trading cycles. You can stop it or select another eligible strategy. We ask you to update your profile annually and sooner if your circumstances change.

We offer only our catalog. Strategies can use stocks, ETFs, leverage, short sales and options within your profile limits and broker permissions. You can lose more than you invest with some trades. We have no firm-wide account minimum. Broker requirements, buying power and collateral limit which strategies you can use. Support handles technical questions. We do not offer personal financial planning.

Firm brochure · Items 4, 7–8 and 13–16

Questions to ask · select a question for our written answer

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?

We plan to charge $29 per person monthly in advance through Stripe. Twelve full-price months cost $348 regardless of account size or performance. Trials, referral months and promotions can reduce the fee. Cancel to stop the next renewal. You may also pay brokerage charges, bid–ask spreads, fund expenses, margin interest and short-borrow costs.

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.

Firm brochure · Items 5 and 12

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.

Our founder may trade the same strategy in separate personal accounts. His orders can compete with yours and get a different price. Our code prohibits preferential routing and requires review of overlapping trades. We earn subscription fees while you stay enrolled. A member who invites you can receive a free month when you first pay, giving them a reason to recommend us. We explain the reward when you use an invitation.

Firm brochure · Items 10–11 and 14

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

How do your financial professionals make money?

Our founder owns 100% of Hey AI, Inc. and currently receives no pay from it. Once the firm earns income, he expects a salary and may receive dividends from profits and reimbursement of business expenses. Subscription revenue gives him an incentive to attract and retain paying clients. He receives no commissions for trades or investment product sales.

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

No. Visit Investor.gov/CRS for a free and simple search tool to research us and our financial professional.

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

Additional information

Call 408-931-3745 or email support@street.ai for up-to-date information or a copy of this summary. Read our firm brochure and written answers to all seven questions online.

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?