Form CRS – Client Relationship Summary

Jenny Weaver Capital LLC (doing business as Senstomi)

23077 Greenfield Rd, Suite 420, Southfield, MI 48075
Email: support@senstomi.com | Phone: 917-771-7197
Website: www.senstomi.com

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Introduction

Jenny Weaver Capital LLC, doing business as Senstomi, is registered with the U.S. Securities and Exchange Commission (SEC) 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 www.Investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.

What investment services and advice can you provide me?

Senstomi provides non-discretionary investment advisory services to retail investors through a digital platform. We deliver personalized, fiduciary-grade portfolio-allocation guidance to help individuals make informed financial decisions during periods of change.

Current Launch Scope: As of this filing, Senstomi offers one active advisory module — "Income Hit." This module provides rules-based portfolio-allocation guidance for users experiencing income disruption (e.g., job loss, pay reduction, or reduced hours). Recommendations are expressed as target allocation ranges (stocks/bonds/cash percentages) based on your inputs, stated priorities, risk tolerance, and scenario-specific liquidity needs.

Technology and AI: AI tools are used only to translate deterministic calculations into plain-English explanations; they never perform analysis or generate recommendations. All investment advice is based on our proprietary rules-based system.

Planned Enhancements: Future releases are expected to introduce secure, read-only account-data aggregation, behavioral-finance frameworks to help you recognize and manage decision biases, and peer-benchmarking insights. These enhancements are in development and will be offered only after appropriate testing and regulatory review.

Key Features of Our Service:

- Non-discretionary advice only — you make all final investment decisions
- We do not execute transactions, manage assets, or exercise discretionary authority
- You implement recommendations yourself through your existing financial institutions
- Recommendations are recalculated whenever you update your financial inputs or re-run scenarios
- No account minimums
- Platform available 24/7 through our web interface

More details are available in our Form ADV Part 2A at https://www.adviserinfo.sec.gov/ (CRD #336311).

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?

Fees and Costs

Senstomi operates on a subscription-based pricing model. You will pay $12 per month for access to the Income Hit module. This fee covers personalized investment guidance and scenario modeling.

Important Fee Information:

- No asset-based fees
- No commissions or transaction fees
- No referral payments or third-party compensation arrangements
- Pricing may change with at least 30 days' advance notice to subscribers
- You may cancel at any time before the next billing period. Refunds are not provided for partial periods
- Fees are paid electronically through the platform

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.

Conversation Starter:

- Help me understand how these fees and costs might affect my investments over time?

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?

Fiduciary Duty

When we act as your investment adviser, we have to act in your best interest and not put our interest ahead of yours. As a fiduciary, we are legally required to act in your best interest at all times. 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.

Conflicts of Interest

Our Revenue Model: Senstomi generates revenue exclusively through monthly subscription fees. We do not receive commissions, referral payments, or any form of third-party compensation.

This subscription-only model significantly reduces conflicts of interest compared to traditional advisory models.

Potential Conflicts:

- We may design platform features that encourage continued subscription and engagement, which could create incentives to promote ongoing use
- Our revenue depends on subscriber retention, which may influence how we communicate the value of our services

How We Address Conflicts: We maintain our fiduciary duty by ensuring all recommendations are based on your stated financial situation, goals, and risk tolerance — not on our revenue interests. Our rules-based recommendation system uses predetermined allocation models aligned to Modern Portfolio Theory and fiduciary suitability rules.

More information about our conflicts of interest is available in our Form ADV Part 2A.

Conversation Starter:

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

How do your financial professionals make money?

Ara J. Berberian, the sole owner of Jenny Weaver Capital LLC, does not receive performance-based fees, commissions, or product-based compensation. Compensation is derived from the firm's subscription revenue only. Mr. Berberian may provide unrelated product strategy consulting through Jenny Weaver Capital LLC; these activities are immaterial to the advisory business and fully disclosed in our Form ADV Part 2A.

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

No. Neither our firm nor our personnel have any disciplinary history to disclose. Visit www.Investor.gov/CRS for a free and simple search tool to research our firm and financial professionals.

Conversation Starter:

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

Additional Information

For more information about our services, to request a copy of this summary, or to report a problem, you can:

- Visit our website: www.senstomi.com
- Email us: support@senstomi.com
- Call us: 917-771-7197
- Review our Form ADV Part 2A at www.adviserinfo.sec.gov (search CRD #336311)

Conversation Starters:

- 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?

I acknowledge that I have received and reviewed **Senstomi's Form CRS (Client Relationship Summary)**, which describes the nature of our advisory relationship, fees and conflicts of interest