

Form CRS Customer Relationship Summary

Varni Labs Inc dba Zamp Finance

Introduction	Varni Labs Inc, dba Zamp Finance, ("Zamp") is registered as an investment adviser with the Securities and Exchange Commission (SEC). Brokerage and investment advisory services and fees differ, and it is important for you to understand these 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?	<p>We offer investment advisory services to retail investors and small business entities, typically venture-backed start-ups. Our account minimum is \$50,000 which can be waived at our discretion. We use a proprietary algorithm to select the assets it recommends and that we make available to each Client. Based on the application of our proprietary formula, which analyzes Client-supplied data on risk appetite, financial situation and liquidity needs, we recommend an investment portfolio suitable for that particular Client.</p> <p>We do not have discretionary authority over Client's accounts and do not trade in any Client's account except at the Client's direction. We do not accept custody of client assets, however, we work with a qualified custodian.</p> <p>For additional information, please see Form ADV, Part 2A brochure (Item 4) Conversation Starters. Questions to ask your Adviser:</p> <ul style="list-style-type: none"> - Given my financial situation, should I choose to work with an investment adviser? 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?	<p>We charge an annual fee for investment advisory services. The fee is the billed per the Fee Schedule set forth in Item 5 of our Form ADV Part 2A. Notwithstanding the foregoing, our fees may be less than five basis points (0.05%).</p> <p>For additional information, please see our Form ADV Part 2A Wrap Brochure. Conversation Starters. Questions to ask your Adviser:</p> <ul style="list-style-type: none"> - 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 providing recommendations? How else does your firm make money and what	<p>When we act as your investment adviser, we have to act as a fiduciary 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 recommendation(s) we provide you. The Firm permits employee personal trading. Records and preclearance data is maintained as required under the Advisers Act. Our policies seek to prevent employees from making competing transactions, trading against, or front-running client investments.</p>

conflicts of interest do you have?	<p>Questions to ask your Adviser: How might your conflicts of interest affect me, and how will you address them? For additional information, please see our Form ADV, Part 2A brochure.</p>
How do your financial professionals make money?	<p>Individuals who are associated with us are compensated primarily by a base salary and employee stock options. Employees based in the U.S. are only compensated by base salary.</p>
Do you or your financial professionals have legal or disciplinary history?	<p>No. Visit Investor.gov/CRS for a free and simple search tool to research us and our financial professionals. Conversation Starter. Questions to ask your Adviser: As a financial professional, do you have any disciplinary history? For what type of conduct?</p>
Additional Information	<p>For additional information about our services, visit our website www.zamp.finance. If you would like additional, up-to-date information or a copy of this disclosure, please email contact@zamp.finance. Conversation Starter. Questions to Ask your Adviser:</p> <ul style="list-style-type: none"> - 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 and my investments?