



February 17, 2026, Monthly Update

Introduction

The very important thing that I have been waiting for the last 6 months is still not here. The hardest thing for a hyper-active-workaholic-control-freak like me to do is **WAIT**.

Many wonderful things are advancing at Zhittya and I am very pleased with our progress. I believe over the next 6 months you will be impressed.

Our Type-2 Diabetes Medical Research Study has dosed over 50 people, and the results have continued to show that ~90% of the patients have reversed and are no longer diabetic after just a few weeks of dosing. The remaining 10% have had their glucose levels improve; however, they are still diabetic and are being redosed. I believe we will begin to see results in those patients in a few more months.

Our Parkinson's disease patients are now being treated in Las Vegas, and we continue to see amazing improvements in their condition. Since we are doing a Medical Research Study to learn about FGF-1 and its effect on Parkinson's disease, we do not have a placebo group, and we do not have a time limit on how long we are going to treat patients. Our objective is to figure out what it takes to reverse Parkinson's disease and return a person to normal. As we are discovering more every month, we have seen that we can dose Parkinson's patients with higher amounts of FGF-1 safely and, with improved delivery of FGF-1 up the nose. All the participants receive the newest and best treatment. We are seeing enhanced recovery of people suffering with Parkinson's disease, and we are learning what FGF-1 treatment will hopefully return them to normal.

Our No-Option Heart Disease Medical Research Study is starting up as the first funds for our Medical Research Study project are arriving. Zhittya will be a sponsor of the “Caribbean Cardiac Society” Annual Conference in the Bahamas, July 22–July 25, 2026, where we anticipate several hundred cardiologists and cardiovascular surgeons from all over the world to attend. From my 28 years of working on FGF-1 to treat small vessel disease in the heart, I believe every attending medical doctor has patients suffering with small vessel heart disease, for which only FGF-1 has demonstrated it can treat that deadly issue. I believe around 15 million people die every year from small vessel heart disease. The richest 1% of that 15 million (with a reported net worth of \$31 million USD or more) should travel to our partner clinic in the Bahamas and be treated to lessen their heart pain and extend their lives. I personally believe they are not aware that their pending death can be deferred by 10 to 15 years by being treated with FGF-1 in their hearts. I believe we must get the message out to people suffering from this congestive heart failure and tell them there is a medical treatment now for that heart ailment and they do not have to suffer and die.

The world, I believe, is on the verge of an economic boom that will enhance everyone’s life and prosperity over the next 20 years. Baby Boomers, like myself, enjoyed the great economic boom in America after World War II, when our parents came back from war and went to work on making their lives better. We saw, after 20 years of economic boom, in the 1970s a period of “stagflation” as the government decided we did not know what was best for us and tried to help us. Inflation went through the roof; businesses went bankrupt, and interest rates were double digits. In 1981 President Reagan believed government was the problem, and we, as a nation, rejuvenated our economy with Freedom. The Cold War ended with communism's collapse, and the world enjoyed another economic boom unparalleled in human history. That economic boom will be led by the United States, with economic Freedom! Hundreds of millions of people were uplifted from abject poverty to middle income in less than two decades in China when it embraced economic freedom in the 1980s. I was in Communist China in 1980 developing business opportunities there, and it was very poor. Starvation and deprivation were common among the people of China then. The only things communism and socialism have ever proven that they can deliver to their people are deprivation and poverty. For 30 years billions of people across China, India, Africa, and Latin America have seen tremendous improvements in their lives, because free markets must deliver the benefits to them or their businesses will fail. After the Great Financial Crisis (2007–2010), the world, for reasons I cannot

understand, shifted to the idea that technocrats and bureaucrats knew what was better for the lives of their citizens. Starting in 2010, this wave of renewed technocratic-socialism took over China, Europe, Latin America, and more. The people in those areas have gotten poorer the last 15 years because of the gift of socialism-depravation. Venezuela went from a wealthy country to now even the wealthiest elites in Venezuela cannot get running water in their homes. People are starving again there. Much of the world is now waking up to the fact that common people know they are better off taking care of themselves rather than trusting some bureaucrat who does not know or does not care about them.

Keep in mind: In 1915 half of the people in the United States died of bacterial infections. Tuberculosis was the #1 cause of death, and pneumonia was the #2 cause of death. If I asked 100 college students today what tuberculosis is, I doubt if 2 students would know, since it is no longer a real threat to our lives. Please also keep in mind all the great medical breakthroughs that extended human life by fighting bacterial infections occurred before there was a USA FDA. In those days researchers and patients worked quickly and found treatments that now have extended your life by decades. Were there mistakes before there was an FDA? Yes, but the results of that freedom to discover are that today we no longer lose 50% of our population to bacterial infections. In 1915, a family losing half of their children to bacterial infections was accepted as normal. Today it is not. I fear if the FDA was around back then regulating drug development, we would still be dying from bacterial infections. It was Freedom to Try that extended your lives, not the FDA proving they can stall anything forever that allows you to live to 80+ years old.

The first principle of economics is that people have unlimited wants. Health and life are things most people have unlimited wants for. I believe that better health and extended life have been hindered by a massive government “Big Brother,” who thinks they must take care of your health. The Cato Institute reports that 12 people perish to a disease for every 1 that the FDA believes is saved by restricting medical treatments. 20–40 years of delays for medical discoveries are common now. I believe the United State and the world are on the edge of an economic and health boom for the next 20 to 30 years. I believe Zhitty’s medicines alone can add many years of life to millions of people. The world, and especially the United States, is primed to prosper, and the path to prosperity and health is now open to have a healthcare boom, which should benefit all of us.

In 1968, when I started working on the floor of the Los Angeles Stock Exchange,

the Dow Jones Averages was ~950. Today it is ~50,000 and looking strong. Major financial outlets continue to report that there are trillions of dollars of cash on the sidelines looking for good investments. The future looks promising.

Zhittya is not following the standard biotech model of seeking venture capital, hiring swamp consultants, and waiting 20 years for FDA approval, with only 1 out of a thousand projects succeeding and 999 failing.

Let me share a rational business thought with you: type-2 diabetes affects 37 million Americans. It is defined as an “unmet medical need,” meaning there is no treatment to cure the disease. According to the Center for Disease Control (CDC), 29.2% of people 65 or older are diabetic, meaning almost everyone in the United States has someone in their family or their friends suffering from this horrible disease. It is estimated that over 600 million people worldwide suffer from type 2 diabetes.

The American Diabetes Association (ADA) reports that the average diabetic spends \$12,000–\$18,000 per year on managing their disease. More expensive than being a diabetic is what it does to your life: on average, diabetes shortens a person’s life by 6–10 years. When you are 25 years old, whether you live to 75 or 82 does not seem important. I am 77 years old; I am not interested in giving away 8 years of my life to a disease that could be cured.

The ADA also reports that 25% of every healthcare dollar in the United States is spent on managing type 2 diabetes, costing Americans an estimated \$500 billion in 2022 alone. I believe our medicine could lower the cost of diabetic healthcare by 80%, thereby possibly saving \$400 billion per year. Our target for the cost of the drug to reverse diabetes would be 1/5th of what is paid now (over 4 years) and could **treat the underlying cause of the disease, not just the symptoms**. For evidence of our work, please see here:

Rock’s Diabetes Testimony, Veteran:

https://youtube.com/shorts/FpCLpk_OuAw?si=XDVOiyXyOTOKVV4G

Zhittya should finish our 100-person type 2 diabetes study in April 2026. We plan to start a 1,000-person study in April/May 2026, and I hope we will start a 10,000-person study in 2027. People ask me if I am crazy to think that 10,000 people would come to our clinic in Las Vegas to be treated for their type 2 diabetes. I explain my logic:

60 million people visit Nevada every year. I estimate that roughly half are people who come more than once. So, I will estimate there are only 30 million unique

visitors. I assume that 10 million are 30 years old or younger and only a few have diabetes; that leaves 20 million aged 30 or older. Of that 20 million remaining, I would guess 20% suffer from Type-2 diabetes, or ~4 million people per year who come to Nevada every year who may be suffering from Type-2 diabetes. Under our current protocol, type-2 diabetes patients only have to be in the clinic for 3 hours in a single day, all while introducing the FGF-1 painlessly up the nose. Question: Will 1% of the 4 million people per year (40,000) stay in Las Vegas an extra 3 hours to reverse their type-2 diabetes and maybe extend their lives 6 to 10 more years? I do not know; however, I think we will find out over the next three years.

Many readers have questioned Zhittya's effort to amend the State of Nevada Constitution to allow the "Freedom to Try Medical Innovations." We were interviewed for an article about our efforts, and on February 10, 2026, "BIO" (the national biotech industry organization) reprinted the article **"Biotech firm's ballot measure would make NV a medical testing ground for bypassing FDA approval."**

If you are interested in reading the article the link is:

<https://nevadacurrent.com/2026/02/10/biotech-firms-ballot-measure-would-make-nv-medical-testing-ground-for-bypassing-fda-approval/>

One comment and correction on page 3 when I talk about the freedom and success I had with the computer companies, I said, "We could sell out in four years and everyone thought we were **genius**" I never said, "we thought we were Jesus." I would never say such a thing.

The next 6 months, I expect a lot to happen.

Status: Zhittya's Medical Research Studies

Funding:

Type-2 Diabetes:

Zhittya has effectively completed our funding of the Medical Research Study to treat type-2 diabetes in Las Vegas for the first 100 patients. We are happy with the medical results so far. We are also pleased that with a very small marketing budget, we are obtaining about 250 new sign-ups per day for the type-2 diabetes study. It seems people who have diabetes do not want to keep it. I believe we should be completed with dosing by the end of March/April and have preliminary data to report by April/May. I am very pleased, so far.

No Option Heart Disease:

Zhittya will begin treating No-Option Heart Disease Patients in The Bahamas soon. In my opinion, small vessel heart disease is the biggest unmet medical need in the world. The World Health Organization (WHO) reports that about 19 million people die from heart disease every year. I believe about 85% of those deaths are from small vessel disease, which many doctors may call congestive heart failure, so they do not have to explain small vessel disease. FGF-1 has been utilized in two human heart studies in Germany, showing FGF-1 is safe and triggers the growth of new blood vessels, thereby re-establishing critical blood supply to the heart muscle. We did a USA FDA-cleared Phase I to show it was safe, and it grew new blood vessels, thereby extending the lives of no-option heart patients by over ten years. See with your own eyes:

https://www.youtube.com/watch?v=IPtv_OLWK4k

I believe 85% of the annual deaths due to small vessel disease are around 15 million people per year. People with small vessel disease or congestive heart failure are generally in pain from their heart condition and therefore know they have a life-ending medical situation. I believe people who know they have a life-or-death situation and are within two years of death, ~30 million people who know they have a life-ending heart condition, of which their medical doctors have told them there is “no treatment for what they have,” so prepare to die. Out of those 30 million people, the richest 1% would be 300,000 people, who have severe pain in their hearts and know they are at risk of dying and have a net worth estimated at more than \$31 million USD per person. The richest 5% of the 30 million would be 1.5 million people, each with an estimated net worth of over \$3.5 million.

I do not believe a person worth \$30 million USD with severe and painful heart disease, and less than two years to live, is not seeking Zhittya’s heart treatment to extend his life maybe 10–20 years because he wants to save money to have a nicer funeral. I believe that the cardio-medical establishment is not telling those patients about Zhittya’s heart treatment because (1) they do not know about it, (2) it is not approved by the FDA, and (3) it is not within what they can offer as a treatment, so they do not offer it.

Dr. Conville S. Brown, cardiologist and principal of The Bahamas Heart Centre, Nassau, Bahamas, has obtained clearance from “The National Medical Ethics Committee of The Bahamas (NMEC) to conduct a Medical Research Study to treat no-option heart disease patients in The Bahamas. The Zhittya team has visited Dr.

Brown's facilities in The Bahamas to perform heart procedures, and the facilities are first-class, with expert medical staff.

I believe the wealthiest 1% have no-option patients (net worth over \$31 million USD each); for example, a man in Hamburg, Germany, has not decided to accept pain and death from his heart condition and rationally chosen not to seek Zhittya's medicine to save his life. I believe he has not sought out the Zhittya heart treatment because his medical doctors have told him he is getting the best medical treatment in the world for his heart, and there is nothing else to do but die.

I believe Zhittya needs to raise global awareness that we can treat these millions of people and extend their lives. Towards that, Zhittya, along with Dr. Brown's Bahamas Heart Centre, is conducting a 100-person Medical Research Study to treat no-option heart patients with FGF-1, as we have in three other 100% successful heart studies. Zhittya will be raising \$10 million USD to fund this Medical Research Study for no-option heart patients, starting January 2026. I believe that since we have had 100% success and zero adverse events regarding the heart when confronted with certain death, many of those 1.5 million people (wealthiest 5% net worth of \$3.5 million) will travel to the Bahamas to save and extend their lives.

I believe that as Zhittya treats thousands of patients who are suffering from no-option heart disease, it becomes more difficult for the FDA to ignore our treatment. Equally, Medicare is the largest payer of healthcare in the world. From my sources, Medicare spends around \$250,000 on a no-option heart patient in the last three years of their life. I believe Medicare should make Zhittya's medicine "Standard of Care" for no-option heart patients available to all because its coverage will save Medicare tens of billions of dollars and enhance the lives of millions of retirees.

If this Medical Research Study breaks the FDA's Catch-22 trap mindset and Common Sense is used, I believe in the USA and then, followed by the rest of the world, can save millions of lives.

Medical Research Studies Funding for "Small Vessels Heart Disease" Investment Opportunity.

If you are interested in learning more about the Medical Research Study Funding to treat: Small Vessels Heart Disease" investment opportunity (minimum investment of \$25,000), please email me at Dan333@aol.com or call me at 702-

802-8373.

Investors will receive ten times their investment back from a Royalty of 50% of money Zhittya earned from the drug sales. If the investor is not happy at 48 months Zhittya will buy back their investment at 2 times what they invested. I believe that investors might get their ten times return in a few years since I believe the demand among those rich people to save their lives and live longer will be strong.

If heart disease runs in your family, you might be able to invest, make money and benefit your health and life. Besides making money, you can advance medical innovation to benefit millions of people.

As you have seen from the Type-2 Diabetes study, Zhittya did not have the extra money in June of 2025 to undertake that activity at that time. Zhittya raised \$5 million from investors, by offering a 50% royalty on all the cash sales of its drug to treat Type-2 diabetes, paying those investors ten times their investment. This “Priming the Pump” 6 months ago allowed Zhittya to jump start developing its proof that FGF-1 can reverse type 2 diabetes. Now, instead of starting in two years, when Zhittya would have generated the extra cash to conduct that Type-2 Diabetes study, we should complete that study in (I hope) April 2026 and report the results to the world. Zhittya with the success of that 100-person study in which 90% plus reversed their diabetes, Zhittya will start a 1,000-person Type-2 study (patient-funded) in April/May 2026. I believe 30 million unique people travel to Nevada every year, so maybe 4 million of them have type-2 diabetes. If the 1,000 patient study shows the same results, a 90% reversal of diabetes, Zhittya then plans a 10,000-person study in 2027. How many people does Zhittya have to reverse their diabetes before the government can no longer ignore what we are doing? How long will 37 million Americans continue to suffer and die with diabetes when they learn there is a simple, safe treatment to reverse it in a few weeks?

I believe the Medical Research Funding of type 2 diabetes has moved forward Zhittya’s possible approval of its medicine to reverse type-2 diabetes by two to three years, or 5–7 years. Once approved, how many of the 37 million Americans will want it? How much will Medicare want our medicine approved if that would lower their cost of treating diabetics by hundreds of billions of dollars? Yes, Zhittya is paying those investors in our Diabetes Investment Fund 10 times their investment, or approximately \$50 million USD. Once the medicine is approved and made available to all, I believe Zhittya’s sales will be tens of billions of dollars.

Who among you would not pay \$50 million to make many billions?

I believe Zhittya's business model for treating the #1 cause of death in the world (small vessel heart disease) is a good deal for everyone

Cross Border Medical Tourism

Cross Border Medical Tourism services are for those people who want to be considered for Zhittya's future clinical trials or its current Medical Research Studies. Cross Border is now arranging Medical Tourism to treat Parkinson's disease in Las Vegas, starting January 2026

Cross Border is working on filling the Las Vegas Medical Research Studies (intranasal FGF-1 for Parkinson's disease) on the following dates:

Cohort #44: February 23 – 26, 2026

Cohort #45: March 23 – 26, 2026

Please contact Sam Cross at Cross Border Medical if you wish to be considered for the cohorts. Sam's email address is:

Sam.crossbordermedical@gmail.com

Phone number: 714-393-8605

In addition, if you are interested in participating in a functional MRI brain scan study at Washington University in St. Louis, please let Sam know. There is a finite number of slots for the imaging studies. These studies will look at brain blood flow before and after treatment with FGF-1.

Events:

February 24, 2026: Money Show, Las Vegas, Nevada

Zhittya has two presentations:

12:15: ***Breakthrough Biotech Medicine for Treating the Cause of Death for 65% of All Adults***

4:50: ***Type-2 Diabetes Reversed by Zhittya's FGF-1***

March 10–11, 2026: Money Show-Accredited Investors Virtual Expo

Zhittya will be presenting on a Zoom presentation about its medicines.

July 9–11: Freedom Fest in Las Vegas

Zhittya will be making a Main Stage presentation on Zhittya's medicines.

July 10, 2026 Zhittya is sponsoring a Luncheon on "Freedom to Try Medical Innovations". I hope we will have several hundred people attend and I will be presenting and I hope we will have an Important Co-Speaker on this important topic.

July 22–25, 2026: Caribbean Cardiac Society 39th Caribbean Cardiology Conference at Atlantis Paradise Island-Bahamas.

Zhittya will be presenting on its heart medicine to treat, "**Small Vessel Heart Disease**". Last year this conference had around 350 attendees from all over the world. It is my hope we can enlighten hundreds of cardiologists that there is a new treatment for their "No Option Heart Patients".

I expect Zhittya to be out giving presentations all over the world with our medical breakthrough which treat the causes of death which kill 65% of all adults.

Conclusion by Dan Montano

This Monthly Update is shorter than normal.

I am waiting for a very important step to occur, I hope it will happen soon since it is already 9 months behind schedule.

Zhittya is advancing our medicine to treat:

- Type-2 diabetes
- Small Vessel Heart Disease
- Parkinson's Disease
- Stroke Recovery
- Lung Damage
- Diabetic Foot Ulcers
- And more, much more.

From our Freedom to Try efforts, we have been introduced to two "out of the box" crazy ideas to eradicate cancers. Ideas of medicines that have cleared many of the barriers to medical success are being brought to Zhittya by their discoveries or patients who want to advance their viable projects. I believe we are at the

dawning of a new age of medicine and healthcare, by taking great medical treatments off the shelf of Research and Development and getting them to sick people.

I believe 40 years of medical discoveries is trapped behind the FDA's wall of rules and bureaucracy which the Cato Institute writes is killing 12 people for everyone the FDA believes they save.

Time to: "Get it Done!"

2026 should be an exciting year.

Bless you and thank you!

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