



September 17, 2026

Monthly Update

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Preface

Zhittya is advancing; some areas are easier than others, but it is advancing in all.

In the last 30 days, we attended several conferences, and RAADFest in Scottsdale, Arizona, had some wonderful surprises. Several of our Parkinson's disease and type-2 diabetes patients came. We met terrific new people and had some fascinating conversations.

The best moment of all was meeting our patient with cerebellar atrophy. The short version: roughly 80% of his cerebellum is dead. Cerebellar atrophy is estimated to affect around 100,000 Americans. He is the only patient in Zhittya's medical research study for cerebellar atrophy, "Lab Rat #1" is his title for cerebellar atrophy Medical Research Study. He walked up to our booth, re-introduced himself, and we all jumped for joy. He told us he is feeling better and performing better. Some of us cried. Believing you can help someone who has been told there is no hope, and then watching him improve, is a kind of wealth that money cannot buy.

Great things are happening. Please read the section on the Physicians and Wellness Clinics Network and the section on cluster headaches.

Now, more than 160,000 people receive this update. Our data tells us that 80% of you read only the first page. If you are a private physician or you operate a wellness clinic, read section 3. It could grow your practice, serve your community, and give hope to people who badly need it. It can also help you compete with corporate medicine, which now controls roughly 80% of all doctors in the United States. Zhittya can help you build your reputation as a physician, and with it your business, against Big Pharma and corporate medicine that is squeezing you out. Why not join the rebellion against the medical monopolies that harm all of us?

Private physicians: do not go gently into that good night. Fight for your practice. It is under assault by the false idea that big means better, when big just means big, bloated, and incapable of doing anything new, including talking about the future. The future belongs to you. Not because you are brilliant, but because those corporate doctors cannot go there without being fired. In the kingdom of the blind, the one-eyed man is king.

You can tell I am in a feisty mood.

#1) Status of the WUND IPO

WUND's registration statement is with the Securities and Exchange Commission. I hope WUND will be able to proceed with its initial public offering in October 2026.

#2) Status of the Pre-IPO for Regenerative Medicine of Europe

We have seen immense interest in the WUND IPO and I feel good about the status of the IPO. As a result of that immense interest, we are now advancing to our second pre-public marketing company, Regenerative Medicine of Europe. The pre-IPO placement will fund the cost of the lawyers and auditors, plus give us extra working capital.

It is a small offering of 200,000 shares at \$5.00 per share. I believe we have 75% taken after only 6 weeks, so I hope we will be completed by the end of September.

If you would like more information on the pre-IPO private placement, email me at: dan333@aol.com.

#3) Zhitty's Physicians and Wellness Clinics Network

Tens of millions of Americans suffer and die from conditions the medical industry calls "unmet medical needs". These are diseases with no satisfactory treatment to reverse them. Cancer, diabetes, chronic pain, stroke, Parkinson's disease, multiple sclerosis, peripheral artery disease, heart disease, chronic wounds, back pain, migraine, dementia, and more are all considered unmet medical needs.

According to Tufts University, the FDA drug approval process takes roughly 20 years. Worse, it costs about \$2 billion, and biotech companies attempting to develop a new drug fail about 95% of the time.

Why are there so many unmet medical needs when trillions of dollars are being spent on medical research? Because medical monopolies have taken control of roughly 80% of the healthcare industry. An estimated 80% of doctors now work for large corporate entities: hospitals, nationwide clinic chains, and the like. Where is the individual genius of American medicine? Locked inside an operations manual that corporate doctors must follow to the letter. You may do this. You may not do that. You may not even discuss that. Do not think outside your lane and always comply with what the corporate office tells you.

How do you find new treatments for unmet medical needs when 80% of doctors are excluded from the hunt? I know a great many private doctors. I know none

who would risk 20 years of their life and \$2 billion, as if they had it, on a project with a 95% failure rate.

Zhittya is changing that. Welcome to the Revolution.

Since we started Zhittya, we have traveled the world sharing what I believe is a major medical breakthrough: the FGF-1 protein. We have presented our results with FGF-1 in major cities across the United States and internationally, including London, Paris, Frankfurt, Tokyo, Seoul, Taipei, Dubai, and Jeddah. We have presented at A4M, the American Academy of Anti-Aging Medicine and at RAADFest, and we have met with many hundreds of doctors.

As our Parkinson's disease data has come in over the past four years, physicians have studied it, mostly private physicians, and they have asked us the same question: how could we work together? As our Parkinson's disease patients, now more than 260 of them, have reported back to their regular doctors, the ones employed by large corporations (which today means essentially every hospital and corporate clinic), those doctors have dismissed the improvements as a temporary fluke, even though the improvement has now held for years. Private doctors respond very differently: "Wow, could this be real?" Some of them have asked whether they can introduce patients of their own into a Zhittya medical research study, patients who would be thrilled at a chance to reverse their Parkinson's disease. Until now, we have moved very slowly on this.

There are approximately 120,900 independent physicians practicing in the United States as of January 2026. Nearly 60% of all U.S. physicians are now employed directly by hospitals, and corporate entities such as private equity firms and insurers employ roughly another 20%, a share that keeps growing. That independent physician's group is the one Zhittya wants to work with. There is no cost to you as a physician. What you get is Zhittya's passion for your success, help building your business, and a way to give your patients something new. Full details are in our paper, "Physicians and Wellness Clinics Network," linked at the end of this section.

An Example of How Zhittya Can Support a Physician's Practice

Here is one story that supports my belief that Zhittya can help you grow your practice.

A physician contacted me about three years ago, after he saw our first Parkinson's disease patient data. He had spent 30 years building a private practice in a Midwestern city, developing his relationships and his patient base through the normal channels and a great deal of hard work. Parkinson's disease became one of his areas of focus. A major university hospital shares his city, and over the years he **had lost many long-term Parkinson's patients to it**, because everyone assumes a university hospital must offer more advanced treatment than a private physician.

When he watched our YouTube video of the first Parkinson's disease patient we treated in the British Virgin Islands, he called me and we talked for over an hour. He wanted to know whether this might really be a treatment for Parkinson's disease. A few days later he asked whether he could share that video with some of his Parkinson's patients, both current and former. I told him it was in the public domain: happy hunting.

About a month later he called to tell me that six Parkinson's disease patients had come back to him. The patients who had gone to the university hospital were disappointed. They told him the neurologist treated them like a number, would not discuss anything with them, and could only prescribe the same medicines he had already prescribed to them years earlier. One returning patient described handing the neurologist at a regular appointment the link to Zhittya's work in the British Virgin Islands. The neurologist threw it in the trash and said the whole thing was phony. The patient thought to himself: what kind of research hospital refuses to look at new data for a disease that has seen nothing new in 50 years? He realized they were not willing to look outside their mandated comfort zone.

A few months later, this physician asked if I would give him a copy of our most recent Parkinson's disease patient presentation so he could present in his clinic on what Zhittya is doing. I reminded him that our drug is not approved by the FDA, that approval could take 5 to 20 years, and that it may never come at all, so he

could not prescribe it to his patients. He said he simply wanted to tell people with Parkinson's disease that there might be hope in the future.

Now, every three or four months, he gives a short presentation at his clinic: "Parkinson's Disease: Is There a Possible Treatment in the Future to Reverse It?" He tells me 10, 20, sometimes 30 people attend, and they leave believing he is better informed about breakthroughs that might change their lives than the neurologists at the big university who do not even look for new things. As he puts it, he is not tied to the rules of corporate medicine about staying in the middle of the herd and keeping quiet. His practice has grown, and he gets more referrals now than ever. He has even introduced a Parkinson's sufferer into one of our medical research cohorts, and that patient is improving. Guess who is always invited to speak at his presentations about recovering from Parkinson's disease?

Wellness Centers

There are almost 50,000 wellness centers in the United States as of 2026. Wellness centers are where people go when they have been told there is no viable traditional medical treatment for their condition and they want to try something anyway. Professional athletes who have endured repeated head trauma are confronted with CTE (chronic traumatic encephalopathy), Parkinson's disease, dementia, and more. Traditional medicine offers them little hope, and several wellness clinics have asked Zhittya to work with them to help these people. We now receive about as many cohort introductions a month from wellness clinics as we generate through our own efforts. We want to expand that network nationwide.

Of those 170,000 physicians and wellness clinics combined, Zhittya is looking for 1%, or 1,700, to join us in an informal partnership: to strengthen your reputation and your practice by bringing advanced medical research knowledge to your patients.

Keep in mind that this costs you nothing - no cash outlay. You give a free presentation to Parkinson's disease patients. People attend and then maybe they will follow you because you are offering them hope instead of despair.

Zhittya is developing plans for 2027 to expand this program. Be part of it.

You built your practice and your clinic, and you can see the medical monopoly closing in around you. UnitedHealth Group owns thousands of clinics and employs tens of thousands of doctors through Optum. Worse, in my view, AARP does not so much help retired people as market UnitedHealthcare plans to them. Retired people trust AARP as a friend, but in reality, AARP functions as a sales channel for expensive health plans, backed by thousands of clinics and tens of thousands of doctors who deliver a diagnosis and a treatment recommendation in 15 minutes or less.

Working with Zhittya, you have something those doctors do not: you have the future. Our medical research in your kit means you can tell a patient that tomorrow could be a better day. Yes, we have to wait for the FDA, and Zhittya is working to make that day come sooner. If we reverse type-2 diabetes, how long can the FDA ignore us?

Here is what I do know. Elections happen every two years, and I believe the FDA is a political organization rather than a scientific one, as proven by their complete ignoring of all medical science in COVID-19 vaccine approvals. How long can the FDA deny 37 million Americans a treatment that may end their diabetes? When Zhittya has 10,000 successful patients reversed? 100,000? A million? Look at it another way: one election cycle, with politicians either defending an FDA that leaves people suffering, or getting elected on a promise to find new management at the FDA that does not understand what a 20-year delay means to a Parkinson's disease patient or a type-2 diabetic. For many of them that delay is a death sentence, and for the rest it is inhumane torture.

Read Zhittya's "Physicians and Wellness Clinics Network" paper here:

www.zgm.care/clinics

Physicians, the battle is not over until God's warriors quit.

Please read it, and if you are interested, contact me personally at:

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People ask me why I work 14 hours a day, six days a week, and only eight hours on Sunday, my day of rest. It is because I have a lot to do. I am 78 years old, and I fear I have only another 30 good years ahead of me to accomplish so much.

Look into your own heart. Find the fire that made you successful, and ask yourself whether you still have it in the fourth quarter to play an intense game. Yes, you are comfortable. But you, more than anyone, can see how people with unmet medical needs are mistreated. The medical monopolies have taken the humanity out of medicine.

Help us help them. Put your pads on and help us win this game. We are playing to save millions of lives from suffering and death.

#4) Cluster Headaches

Every month I seem to discover something new.

Vika and I recently attended a conference where I ran into a wealthy man I see there every year. He asked how our work in the brain was going, and whether we could reverse dementia. I explained that we have written papers on it, that we have dosed about seven people with dementia and about 30 Parkinson's disease patients who also had memory issues, and that we have seen positive indications, though it takes roughly two to three years before we see real progress. He told me he had not done well on a recent memory exam and asked me to send him information. Then he invited Vika and me to join him and his wife at their table.

Over dinner, the conversation turned to his son, a successful lawyer in his fifties who struggles with **cluster headaches**. I told him honestly that I had no idea what a cluster headache was. We have been getting feedback that migraines are diminishing in our patients, but cluster headaches were new to me. He explained that they are reported to be the most painful thing a human being can experience, and he asked me to investigate it.

The next morning, I was stunned by what I learned. Cluster headaches are a rare condition affecting roughly 130,000 to 170,000 Americans. There is no known

cause, and no treatment that is reliably effective. I ran a shallow AI dive asking whether FGF-1 could treat cluster headaches, and the answer came back that there is zero data on this question.

So, I handed the problem to my son, Sergiy Montano, whom many of you already know. He did a deep AI dive and confirmed that there is no reported viable treatment, no FGF-1 research on the condition, and very little work in the medical community at all on cluster headaches.

Since the AI told him there was no data on FGF-1 for cluster headaches, he asked a different question: **which mechanisms are suspected of contributing to cluster headaches?** The answer came back with four brain mechanisms believed to be involved. Using deductive logic, he then asked them one at a time. Can FGF-1 affect mechanism #1? Yes. Mechanism #2? Yes. Then #3, then #4. Each came back yes. Maybe we have a possible treatment for cluster headaches.

From that, he prepared a brief paper: "Cluster Headaches and FGF-1" at:

www.zgm.care/cluster

We do not know if FGF-1 dosing into the brain can treat cluster headaches. We believe that, with over 400 humans intranasally dosed with FGF-1 into their brains so far and with zero reported adverse events, the therapy seems safe. If you have horrible, painful headaches, what would you have to lose by trying FGF-1 and learning if it can improve your life? I hope within 60 days we will be dosing a person with cluster headaches and discover if FGF-1 can help.

#5) General Status on Medical Advancements at Zhittya

Our medical research on degenerative brain disorders, Parkinson's disease, stroke recovery, dementia, CTE, traumatic brain injury, and more, is going extremely well. Still, no adverse events have been seen, and reports of improvement continue. It looks as though our September cohort could be our largest ever.

With type-2 diabetes we have dosed about 90 patients out of the 100 in the medical research study. Again, no adverse events have been seen, and improvements of all kinds. So far it appears that roughly 90% are reversing within 30 days, and 10% need to be re-dosed at 90 days. We hope that the 10% group will catch up with the rest, as they have in the past and we will see more success.

The most striking part of the type-2 Medical Research Study is everything else these patients are reporting, including: less pain or none at all, fewer migraines, and improved pancreatic and liver function. That led us to write two new white papers, (1) "**Can FGF-1 Reverse Chronic Pain?**" and (2) "**Can FGF-1 Reverse Type-1 Diabetes?**" Both are available on our website at ZGM.care.

We are now preparing a protocol for medical review and submission to an IRB for clearance to run medical research studies in both of these medical indications.

Zhittya and its personnel are operating at 120% of capacity, and I see no let-up coming. We are manufacturing more FGF-1 per month than ever before, and we are looking to double capacity again in 2027.

Many people ask why we do not slow down. How can you sit down and rest while people you might be able to help are suffering? You run into a burning house to see whether you can save somebody. You do not sit and watch the burning house, hoping someone else will go in for the baby trapped inside.

This past month I made a fortune. Not in money. When our patient with cerebellar atrophy came to us and told us how much better he is doing, I hugged him and I cried. Eighteen months ago, I did not know what cerebellar atrophy was. Now a man is thanking me for a better life and for hope. I have earned millions of dollars in my life, and none of it brought the joy or the pride I felt that morning, knowing that my life and my work had made a difference.

My own partners ask me: why cluster headaches, when we are overwhelmed already? My answer is simple. This was shown to us. If there were no hope, we would pass. Since there is hope, we cannot ignore 100,000 people who are suffering. We are shown things for a reason, a reason that sits below the reach of intellect. My heart, my soul, and my faith tell me we must go and try. When something is shown to me, I know I am obligated to try and follow it and maybe help some people. I will not fail the one that leads me.

Zhittya is doing great; we pursue what we are shown and deliver the goods.

Cross-Border Medical Tourism

Cross-Border Medical Tourism services are for people who want to be considered for Zhittya's future clinical trials or current medical research studies. Cross-Border is now arranging medical tourism to treat Parkinson's disease patients, patients

who have had a stroke, type-2 diabetes patients, patients with vascular dementia, and soon, I hope, patients suffering from chronic pain and type-1 diabetes.

Cross-Border is working on filling the Las Vegas medical research studies (intranasal FGF-1 for Parkinson's disease and type-2 diabetes, and more) on the following dates:

- Cohort #51- September 28, 2026- September 30, 2026
- Cohort #52- October 26, 2026- October 28, 2026
- Cohort #53- December 8, 2026- December 10, 2026

To be considered for a cohort, please contact Sam Cross at Cross-Border Medical:

Email: Sam.crossbordermedical@gmail.com Phone: 714-393-8605

If you are also interested in participating in a functional MRI brain scan study at Washington University in St. Louis, please let Sam know. There are a finite number of imaging slots. These studies will examine brain blood flow before and after FGF-1 treatment.

Conclusion by Dan Montano:

Zhittya's management is task driven. We are here to get results.

This summer has been long and exhausting. We have uncovered so many new applications of FGF-1 that we did not imagine 90 days ago, including chronic pain, type-1 diabetes, cluster headaches and more. Our Medical Research Study cohorts have been filled with amazing people with new ideas and new questions. Our “Freedom to Try” dinner was an amazing success. We have a backlog of things we need to do and yet we add more to our task list. We want to treat chronic pain which effects 50 million Americans, type-1 diabetes which effects 2 million Americans and cluster headache which effects more than 100,000 people.

We have experienced a surge in people asking us if they could participate in a “**Zhittya Medical Wellness Study**”. This is from people who are not sick and they do not want to become sick. Every 6 months for the last 4 years, I have done a round of dosing in my private medical research study to maintain my wellness. I want FGF-1 to heal my brain's blood vessels, since I do not want to experience a

stroke. We are preparing that protocol, and I hope it will be ready in 60 days to start that. People are calling, saying my friend came into your type-2 diabetes study, and he is no longer diabetic, and he tells me he feels so much better. These people want to try FGF-1, not for a known disease but to make them healthier and feel better. This has been a pleasant surprise; I guess I was not the only one who does not want to have a stroke.

October 1st starts the 4th quarter of this year. I am excited and I hope you are following us and I pray we are winning you over as a fan. Our entire team is exhausted; however, champions come up with the strength to win the final quarter and the game.

I believe we have a better pathway than the traditional medicine development pathway. Zhittya's task is to get results. I believe we are on the better road, and I have bet everything I have on it.

As always, I thank you for your support and your guidance. I am blessed, and I pray that you are also blessed. God bless and thank you all.

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