

October 1, 2026



ZIVO Bioscience CEO Letter to Shareholders Highlights Progress with Human Nutrition and Animal Therapeutic Businesses

KEEGO HARBOR, Mich.--(BUSINESS WIRE)-- **ZIVO Bioscience, Inc. (OTCID: ZIVO)**, a biotech and agtech R&D company engaged in the development of therapeutic and nutritional products derived from proprietary algal cultures, today issued the following letter to shareholders from Chairman, President and Chief Executive Officer John B. Payne.

Dear Fellow Shareholders,

It has been some time since our last business update, and I'm pleased to share several important developments across the company. A number of these initiatives have taken longer than originally anticipated, but we have made meaningful progress and are now in a position to provide an update.

Coccidiosis Program

One of our most significant developments involves our coccidiosis product. We recently completed a long-running study with a major animal health company, and the results were very positive.

Based on the outcome of that study (and of course a host of prior successful studies), the company has indicated that it wants to move forward and exercise its option for a long term partnership. We are currently working through the necessary agreements and next steps.

This represents an important milestone for the program and validates the work that has gone into developing this application.

Avian Influenza Program

We have also made substantial progress in our avian influenza initiative.

For the past several years, we have been working to secure \$5.2 million in funding from the State of Michigan to advance this research. The funding has been included in the state budget for the past two years; however, it has not been awarded or received. We continue to work through the process and hope to secure the funding in the future.

In addition, work is currently underway involving the U.S. government and the University of

Georgia using our product in the development and evaluation of potential solutions for avian influenza.

When received, the Michigan funding will provide important resources to continue advancing this work in collaboration with universities and other research partners and to further explore the potential of our technology in this area.

United States Patent

On September 1, the U.S. Patent and Trademark Office issued U.S. Patent No. 12,721,889 B2, titled “Immune Priming to Accelerate/Enhance Immune Response Through Administration of Natural Immune Modulator.”

This patent represents an important addition to the intellectual property supporting our technology and its potential applications.

Human Nutrition and Supplements

We continue to see opportunities in the nutritional and supplement markets.

Today, we sell our product in stick-pack form for daily use by consumers interested in gut health and other potential benefits associated with the product. As many of you know, this can be found at zivo.life website.

The product has also gained the interest of global food and nutrition companies. A major company has entered into an agreement and intends to incorporate our product into a gummy formulation. To support this initiative, we have delivered approximately 274 kilograms of algae product to the company for its first order. Their team is now working on product positioning and commercialization.

We believe this represents another promising avenue for expanding the commercial applications of our product.

Beauty and Personal Care

We are also preparing to enter the beauty and personal-care market with an initial launch of two products.

The first is a facial treatment designed for approximately 15 minutes of use, with the goal of improving the appearance and feel of the skin.

The second is a bath treatment designed to be added to bath water and used during a 15- to 20-minute soak, providing another application of our technology for skin care.

These products represent an expansion into a new consumer category and provide another opportunity to demonstrate the versatility of our algae-based technology.

Clinical studies have already shown such applications to significantly reduce wrinkles and pore sizes and other benefits.

Manufacturing and Commercial Production

Supporting all of these initiatives is an important advancement in our production capabilities.

As previously discussed, we are working with Cyanotech in Hawaii as a new algae production partner. We have been able to produce high-quality product and are now preparing to move into larger-scale commercial production.

Establishing reliable, high-quality production capacity is an important step as we pursue commercialization opportunities across animal health, nutrition, supplements, beauty and other potential applications.

Looking Ahead

Taken together, these developments represent meaningful progress for the company.

We now have several initiatives moving forward across distinct markets: progress toward an agreement following the successful coccidiosis study; continued efforts to secure \$5.2 million in Michigan funding for our avian influenza work, a commercial supplement opportunity involving a gummy product; a newly issued U.S. patent; the upcoming introduction of our beauty and personal-care products; and expanded algae production capabilities through Cyanotech.

Each initiative is at a different stage of development and commercialization, but collectively they provide multiple potential pathways for future revenue generation and growth.

We recognize that shareholders would benefit from more frequent communication about the company's progress. Going forward, we intend to provide updates as these initiatives reach meaningful milestones and as additional information becomes available.

Thank you for your continued support and confidence in Zivo.

Sincerely,

John B. Payne □ Chairman, President and Chief Executive Officer □ ZIVO Bioscience, Inc.

About ZIVO Bioscience

ZIVO Bioscience, Inc. is a research and development company with an intellectual property portfolio comprised of proprietary algal and bacterial strains, biologically active molecules and complexes, production techniques, cultivation techniques and patented or patent-pending inventions for applications in human and animal health. Please visit www.zivobioscience.com for more information.

Forward Looking Statements

Except for any historical information, the matters discussed in this press release contain forward-looking statements within the meaning of Section 27A of the Securities Act of 1933 and Section 21E of the Securities Exchange Act of 1934, including with respect to the Company's product candidate's potential to generate revenues and the expected timeframe for results of future studies. Words such as "expects," "anticipates," "intends," "plans," "believes," "seeks," "estimates" and similar expressions or variations of such words are intended to identify forward-looking statements. Although ZIVO believes there is a

reasonable basis for each forward-looking statement, we caution you that these statements are based on a combination of facts and factors currently known by us and our expectations of the future, about which we cannot be certain. Our actual future results may be materially different from what we expect due to factors largely outside our control, including risks that our strategic partnerships may not facilitate the commercialization or market acceptance of our products; risks that we will be unable to increase production sufficient to meet demand; risks that our products may not be ready for commercialization in a timely manner or at all; risks that our products will not perform as expected based on results of our preclinical and clinical trials; our ability to raise additional funds; uncertainties inherent in the development process of our products; changes in regulatory requirements or decisions of regulatory authorities; the size and growth potential of the markets for our products; the results of clinical trials; our ability to protect our intellectual property rights; and other risks, uncertainties and assumptions, including those described under the heading "Risk Factors" in our filings with the Securities and Exchange Commission. These forward-looking statements speak only as of the date of this news release and ZIVO undertakes no obligation to revise or update any forward-looking statements for any reason, even if new information becomes available.