SEC Form 3

FORM 3

UNITED STATES SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

OMB APPROVAL

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INITIAL STATEMENT OF BENEFICIAL OWNERSHIP OF SECURITIES

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934
or Section 30(h) of the Investment Company Act of 1940

1. Name and Address of Reporting Person*	2. Date of Event Requiring Statement (Month/Day/Year)	3. Issuer Name **and** Ticker or Trading Symbol
FOXO TECHNOLOGIES INC.	10/22/2026	LUDWIG ENTERPRISES, INC. [LUDG]
(Last) (First) (Middle) 477 SOUTH ROSEMARY AVENUE, SUITE 224		4. Relationship of Reporting Person(s) to Issuer (Check all applicable) Director: X 10% Owner: Officer (give title below): Other (specify below):
(Street) WEST PALM BEACH FL 33401		5. If Amendment, Date of Original Filed (Month/Day/Year)
(City) (State) (Zip)		6. Individual or Joint/Group Filing (Check Applicable Line) X Form filed by One Reporting Person Form filed by More than One Reporting Person

Table I - Non-Derivative Securities Beneficially Owned

1. Title of Security (Instr. 4)	2. Amount of Securities Beneficially Owned (Instr. 4)	3. Ownership Form: Direct (D) or Indirect (I) (Instr. 5)	4. Nature of Indirect Beneficial Ownership (Instr. 5)

Table II - Derivative Securities Beneficially Owned
(e.g., puts, calls, warrants, options, convertible securities)

1. Title of Derivative Security (Instr. 4)	2. Date Exercisable and Expiration Date (Month/Day/Year)		3. Title and Amount of Securities Underlying Derivative Security (Instr. 4)		4. Conversion or Exercise Price of Derivative Security	5. Ownership Form: Direct (D) or Indirect (I) (Instr. 5)	6. Nature of Indirect Beneficial Ownership (Instr. 5)
	Date Exercisable	Expiration Date	Title	Amount or Number of Shares			

Explanation of Responses:

Remarks:

(1) The reporting person entered into stock purchase agreements, each dated October 25, 2026, with Vasaio Capital, Inc. and the Thomas E. Terwilliger Revocable Trust, respectively (the "Sellers"), to acquire an aggregate of 5,000,000 shares of the Issuer's convertible preferred stock (2,000,000 and 3,000,000 shares, respectively), each share carrying 100 votes and convertible into 100 shares of the Issuer's common stock (500,000,000 shares of common stock in the aggregate). In connection therewith, the Sellers granted the reporting person irrevocable voting proxies with respect to such preferred shares, effective October 22, 2026 (Vasaio Capital, Inc.) and October 25, 2026 (Thomas E. Terwilliger Revocable Trust). The reporting person is filing this Form 3 because, by virtue of such proxies, it may be deemed a beneficial owner of more than 10% of a class of the Issuer's equity securities for purposes of Rule 16a-1(a)(1). (2) The proxies confer voting authority only. The acquisition of record ownership of, and dispositive power over, the preferred shares remains subject to the satisfaction of closing conditions under the stock purchase agreements, which have not closed as of the date of this statement. The reporting person has no direct or indirect pecuniary interest in the preferred shares or the underlying common stock within the meaning of Rule 16a-1(a)(2) as of the date of the event requiring this statement, and accordingly reports no securities beneficially owned. The reporting person will report the acquisition of the preferred shares upon closing, as required.

No securities are beneficially owned.

/s/ Seamus Lagan — 11/02/2026

** Signature of Reporting Person — Date

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

* If the form is filed by more than one reporting person, *see* Instruction 5 (b)(v).

** Intentional misstatements or omissions of facts constitute Federal Criminal Violations *See* 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, *see* Instruction 6 for procedure.

Persons who respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB Number.