SECURITIES AND EXCHANGE COMMISSION
Washington, D.C. 20549

SCHEDULE 13G

UNDER THE SECURITIES EXCHANGE ACT OF 1934

Kardigan, Inc.

(Name of Issuer)

Common Stock, par value $0.00001 per share

(Title of Class of Securities)

(CUSIP Number)

06/22/2026

(Date of Event Which Requires Filing of this Statement)

Check the appropriate box to designate the rule pursuant to which this Schedule is filed:

☐ Rule 13d-1(b)
☑ Rule 13d-1(c)
☐ Rule 13d-1(d)

SCHEDULE 13G

CUSIP No.

1	Names of Reporting Persons HRTG PV, L.P. ("HRTG PV")		
2	Check the appropriate box if a member of a Group (see instructions) ☑ (a) ☐ (b)		
3	Sec Use Only		
4	Citizenship or Place of Organization DELAWARE		
Number of Shares Beneficially	5	Sole Voting Power 0.00	

Owned by Each Reporting Person With:	6	Shared Voting Power 14,866,868.00
	7	Sole Dispositive Power 0.00
	8	Shared Dispositive Power 14,866,868.00
9		Aggregate Amount Beneficially Owned by Each Reporting Person 14,866,868.00
10		Check box if the aggregate amount in row (9) excludes certain shares (See Instructions) ☐
11		Percent of class represented by amount in row (9) 16.0 %
12		Type of Reporting Person (See Instructions) PN

Comment for Type of Reporting Person: Row 6, 8 and 9. Excludes shares of Common Stock issuable upon the exercise of a warrant to purchase up to 876,040 shares of Common Stock (the "Warrant"). The Warrant is exercisable on a cashless basis with an exercise price of $13.42 per share. The exercise period commences upon the first date the Company achieves a valuation of $5,000,000,000. Row 11. Based on a total of 93,089,121 shares of Common Stock outstanding as of June 22, 2026, as reported by the Issuer in its prospectus filed pursuant to Rule 424(b)(4) with the Securities and Exchange Commission on June 18, 2026, assuming the underwriters' exercise of their over-allotment option.

SCHEDULE 13G

CUSIP No.

1		Names of Reporting Persons HRTG CIF 2024, L.P. ("HRTG CIF 2024")
2		Check the appropriate box if a member of a Group (see instructions) ☑ (a) ☐ (b)
3		Sec Use Only
4		Citizenship or Place of Organization DELAWARE
Number of Shares Beneficially Owned by Each Reporting Person With:	5	Sole Voting Power 0.00
	6	Shared Voting Power 2,050,166.00
	7	Sole Dispositive Power 0.00
	8	Shared Dispositive Power 2,050,166.00
9		Aggregate Amount Beneficially Owned by Each Reporting Person

9	2,050,166.00
10	Check box if the aggregate amount in row (9) excludes certain shares (See Instructions) ☐
11	Percent of class represented by amount in row (9) 2.2 %
12	Type of Reporting Person (See Instructions) PN

Comment for Type of Reporting Person: Row 11. Based on a total of 93,089,121 shares of Common Stock outstanding as of June 22, 2026, as reported by the Issuer in its prospectus filed pursuant to Rule 424(b)(4) with the Securities and Exchange Commission on June 18, 2026, assuming the underwriters' exercise of their over-allotment option.

SCHEDULE 13G

CUSIP No.

1	Names of Reporting Persons HRTG GPE, LLC ("HRTG")		
2	Check the appropriate box if a member of a Group (see instructions) ☑ (a) ☐ (b)		
3	Sec Use Only		
4	Citizenship or Place of Organization DELAWARE		
Number of Shares Beneficially Owned by Each Reporting Person With:	5	Sole Voting Power 0.00	
	6	Shared Voting Power 16,917,034.00	
	7	Sole Dispositive Power 0.00	
	8	Shared Dispositive Power 16,917,034.00	
9	Aggregate Amount Beneficially Owned by Each Reporting Person 16,917,034.00		
10	Check box if the aggregate amount in row (9) excludes certain shares (See Instructions) ☐		
11	Percent of class represented by amount in row (9) 18.2 %		
12	Type of Reporting Person (See Instructions) OO		

Comment for Type of Reporting Person: Row 6, 8 and 9. 14,866,868 shares of Common Stock are directly owned by HRTG PV and 2,050,166 shares of Common Stock are directly owned by HRTG CIF 2024. HRTG is the general partner of each of HRTG PV, L.P. and HRTG CIF 2024, L.P. Excludes shares of Common Stock issuable upon the exercise of a warrant to purchase up to 876,040 shares of Common Stock (the "Warrant") directly owned by HRTG PV. The Warrant is exercisable on a cashless basis with an exercise price of $13.42 per share. The exercise period commences upon the first date the Company achieves a valuation of $5,000,000,000. Row 11. Based on a total of 93,089,121 shares of Common Stock outstanding as of June 22, 2026, as reported by the Issuer in its prospectus filed pursuant to Rule 424(b)(4) with the Securities and Exchange Commission on June 18, 2026, assuming the underwriters' exercise of their over-allotment option.

SCHEDULE 13G

CUSIP No.

1	Names of Reporting Persons Kevin Anthony Kelly		
2	Check the appropriate box if a member of a Group (see instructions) ☑ (a) ☐ (b)		
3	Sec Use Only		
4	Citizenship or Place of Organization UNITED STATES		
Number of Shares Beneficially Owned by Each Reporting Person With:	5	Sole Voting Power 0.00	
	6	Shared Voting Power 16,917,034.00	
	7	Sole Dispositive Power 0.00	
	8	Shared Dispositive Power 16,917,034.00	
9	Aggregate Amount Beneficially Owned by Each Reporting Person 16,917,034.00		
10	Check box if the aggregate amount in row (9) excludes certain shares (See Instructions) ☐		
11	Percent of class represented by amount in row (9) 18.2 %		
12	Type of Reporting Person (See Instructions) IN		

Comment for Type of Reporting Person: Row 6, 8 and 9. 14,866,868 shares of Common Stock are directly owned by HRTG PV and 2,050,166 shares of Common Stock are directly owned by HRTG CIF 2024. HRTG is the general partner of each of HRTG PV, L.P. and HRTG CIF 2024, L.P. Keith Johnson and Kevin Kelly each serve as a Managing Member of HRTG. Excludes shares of Common Stock issuable upon the exercise of a warrant to purchase up to 876,040 shares of Common Stock (the "Warrant") directly owned by HRTG PV. The Warrant is exercisable on a cashless basis with an exercise price of $13.42 per share. The exercise period commences upon the first date the Company achieves a valuation of $5,000,000,000. Row 11. Based on a total of 93,089,121 shares of Common Stock outstanding as of June 22, 2026, as reported by the Issuer in its prospectus filed pursuant to Rule 424(b)(4) with the Securities and Exchange Commission on June 18, 2026, assuming the underwriters' exercise of their over-allotment option.

SCHEDULE 13G

CUSIP No.

1	Names of Reporting Persons Keith Bryon Johnson
2	Check the appropriate box if a member of a Group (see instructions) ☑ (a) ☐ (b)
3	Sec Use Only
4	Citizenship or Place of Organization UNITED STATES

Number of Shares Beneficially Owned by Each Reporting Person With:	5	Sole Voting Power 0.00
	6	Shared Voting Power 16,917,034.00
	7	Sole Dispositive Power 0.00
	8	Shared Dispositive Power 16,917,034.00

9	Aggregate Amount Beneficially Owned by Each Reporting Person 16,917,034.00
10	Check box if the aggregate amount in row (9) excludes certain shares (See Instructions) ☐
11	Percent of class represented by amount in row (9) 18.2 %
12	Type of Reporting Person (See Instructions) IN

Comment for Type of Reporting Person: Row 6, 8 and 9. 14,866,868 shares of Common Stock are directly owned by HRTG PV and 2,050,166 shares of Common Stock are directly owned by HRTG CIF 2024. HRTG is the general partner of each of HRTG PV, L.P. and HRTG CIF 2024, L.P. Keith Johnson and Kevin Kelly each serve as a Managing Member of HRTG. Excludes shares of Common Stock issuable upon the exercise of a warrant to purchase up to 876,040 shares of Common Stock (the "Warrant") directly owned by HRTG PV. The Warrant is exercisable on a cashless basis with an exercise price of $13.42 per share. The exercise period commences upon the first date the Company achieves a valuation of $5,000,000,000. Row 11. Based on a total of 93,089,121 shares of Common Stock outstanding as of June 22, 2026, as reported by the Issuer in its prospectus filed pursuant to Rule 424(b)(4) with the Securities and Exchange Commission on June 18, 2026, assuming the underwriters' exercise of their over-allotment option.

SCHEDULE 13G

Item 1.

(a)	Name of issuer: Kardigan, Inc.
(b)	Address of issuer's principal executive offices: 506 Carnegie Center Drive, Suite 201, Princeton, NJ, 08540

Item 2.

(a) Name of person filing:

HRTG PV, L.P. HRTG CIF 2024, L.P. HRTG GPE, LLC Kevin Anthony Kelly Keith Bryon Johnson HRTG GPE, LLC ("HRTG") is the general partner of each of HRTG PV, L.P. and HRTG CIF 2024, L.P. Keith Johnson and Kevin Kelly each serve as a Managing Member of HRTG. Each of HRTG, Mr. Johnson and Mr. Kelly disclaims beneficial ownership of the securities held directly by HRTG PV, L.P. and HRTG CIF 2024, L.P., except to the extent of such person's pecuniary interest therein, if any.

(b) Address or principal business office or, if none, residence:

5237 HHR RANCH RD, SUITE 2, WILSON, WY, 83014

(c) Citizenship:

HRTG PV, L.P., HRTG CIF 2024, L.P., and HRTG GPE, LLC: Delaware; Kevin Anthony Kelly and Keith Bryon Johnson: USA.

(d) Title of class of securities:

Common Stock, par value $0.00001 per share

(e) CUSIP No.:

Item 3. If this statement is filed pursuant to §§ 240.13d-1(b) or 240.13d-2(b) or (c), check whether the person filing is a:

(a) ☐ Broker or dealer registered under section 15 of the Act (15 U.S.C. 78o);

(b) ☐ Bank as defined in section 3(a)(6) of the Act (15 U.S.C. 78c);

(c) ☐ Insurance company as defined in section 3(a)(19) of the Act (15 U.S.C. 78c);

(d) ☐ Investment company registered under section 8 of the Investment Company Act of 1940 (15 U.S.C. 80a-8);

(e) ☐ An investment adviser in accordance with § 240.13d-1(b)(1)(ii)(E);

(f) ☐ An employee benefit plan or endowment fund in accordance with § 240.13d-1(b)(1)(ii)(F);

(g) ☐ A parent holding company or control person in accordance with § 240.13d-1(b)(1)(ii)(G);

(h) ☐ A savings associations as defined in Section 3(b) of the Federal Deposit Insurance Act (12 U.S.C. 1813);

(i) ☐ A church plan that is excluded from the definition of an investment company under section 3(c)(14) of the Investment Company Act of 1940 (15 U.S.C. 80a-3);

(j) ☐ A non-U.S. institution in accordance with § 240.13d-1(b)(1)(ii)(J). If filing as a non-U.S. institution in accordance with § 240.13d-1(b)(1)(ii)(J), please specify the type of institution:

(k) ☐ Group, in accordance with Rule 240.13d-1(b)(1)(ii)(K).

Item 4. Ownership

(a) Amount beneficially owned:

16,917,034. 14,866,868 shares of Common Stock are directly owned by HRTG PV and 2,050,166 shares of Common Stock are directly owned by HRTG CIF 2024. HRTG is the general partner of each of HRTG PV, L.P. and HRTG CIF 2024, L.P. Keith Johnson and Kevin Kelly each serve as a Managing Member of HRTG. Each of HRTG, Mr. Johnson and Mr. Kelly disclaims beneficial ownership of the securities held directly by HRTG PV, L.P. and HRTG CIF 2024, L.P., except to the extent of such person's pecuniary interest therein, if any. Does not include shares of Common Stock issuable upon the exercise of a warrant to purchase up to 876,040 shares of Common Stock (the "Warrant") directly owned by HRTG PV, L.P. The Warrant is exercisable on a cashless basis with an exercise price of $13.42 per share. The exercise period commences upon the first date the Company achieves a valuation of $5,000,000,000.

(b) Percent of class:

18.2%. The percentage is based on a total of 93,089,121 shares of Common Stock outstanding as of June 22, 2026, as reported by the Issuer in its prospectus filed pursuant to Rule 424(b)(4) with the Securities and Exchange Commission on June 18, 2026, assuming the underwriters' exercise of their over-allotment option. %

(c) Number of shares as to which the person has:

(i) Sole power to vote or to direct the vote:

0

(ii) Shared power to vote or to direct the vote:

HRTG PV, L.P.: 14,866,868 HRTG CIF 2024, L.P.: 2,050,166 HRTG GPE, LLC: 16,917,034 Kevin Anthony Kelly: 16,917,034 Keith Bryon Johnson: 16,917,034

(iii) Sole power to dispose or to direct the disposition of:

0

(iv) Shared power to dispose or to direct the disposition of:

HRTG PV, L.P.: 14,866,868 HRTG CIF 2024, L.P.: 2,050,166 HRTG GPE, LLC: 16,917,034 Kevin Anthony Kelly: 16,917,034 Keith Bryon Johnson: 16,917,034

Item 5. Ownership of 5 Percent or Less of a Class.

Item 6. Ownership of more than 5 Percent on Behalf of Another Person.

Not Applicable

Item 7. Identification and Classification of the Subsidiary Which Acquired the Security Being Reported on by the Parent Holding Company or Control Person.

Not Applicable

Item 8. Identification and Classification of Members of the Group.

Not Applicable

Item 9. Notice of Dissolution of Group.

Not Applicable

Item 10. Certifications:

By signing below I certify that, to the best of my knowledge and belief, the securities referred to above were not acquired and are not held for the purpose of or with the effect of changing or influencing the control of the issuer of the securities and were not acquired and are not held in connection with or as a participant in any transaction having that purpose or effect, other than activities solely in connection with a nomination under § 240.14a-11.

SIGNATURE

After reasonable inquiry and to the best of my knowledge and belief, I certify that the information set forth in this statement is true, complete and correct.

HRTG PV, L.P. ("HRTG PV")

Signature: /s/ Kevin Anthony Kelly
Name/Title: Kevin Anthony Kelly/Managing Member
Date: 06/29/2026

HRTG CIF 2024, L.P. ("HRTG CIF 2024")

Signature: /s/ Kevin Anthony Kelly
Name/Title: Kevin Anthony Kelly/Managing Member
Date: 06/29/2026

HRTG GPE, LLC ("HRTG")

Signature: /s/ Kevin Anthony Kelly
Name/Title: Kevin Anthony Kelly/Managing Member
Date: 06/29/2026

Kevin Anthony Kelly

Signature: /s/ Kevin Anthony Kelly
Name/Title: Kevin Anthony Kelly
Date: 06/29/2026

Keith Bryon Johnson

Signature: /s/ Keith Bryon Johnson
Name/Title: Keith Bryon Johnson
Date: 06/29/2026