FEE DISCLOSURE

LUMINA MARKETS, INC.

Version 2 · Effective October 14, 2026

1. Overview

Prediction Market Contracts are listed and traded on ForecastEx, LLC ("ForecastEx"), the CFTC-regulated designated contract market. ForecastEx charges a transaction fee for facilitating each transaction. Lumina Markets, Inc. ("Lumina"), as the introducing broker, is compensated in two ways: a rebate that represents a share of that ForecastEx transaction fee, and a commission equal to 0.35% of the trade value that Lumina charges in addition to that fee. Separately from the transaction fee, cash collateral backing your open contracts earns interest, a portion of which is credited to you as an incentive coupon. ForecastEx deducts a fee from that interest before the coupon is paid. See Section 4.

2. ForecastEx Transaction Fee

ForecastEx charges a transaction fee for facilitating each transaction on its market. The key features of this fee are:

- **Rate:** $0.01 per contract, charged per side. Both the "Yes" side and the "No" side of each executed transaction are charged this fee.
- **Timing:** The fee is charged at the time of execution. It is independent of how the contract ultimately resolves, and it is not affected by netting or settlement.

3. How Lumina Is Compensated

Lumina receives a rebate equal to one-quarter (25% or $0.0025) of the ForecastEx transaction fee. This rebate is Lumina's share of the exchange's transaction fee. It is not a separate or additional charge added on top of what the customer pays.

The total fee a customer pays per contract, per side, does not increase because of this rebate. ForecastEx charges its transaction fee and remits a portion of it to Lumina as Lumina's compensation for introducing the customer's business.

In addition, Lumina charges a commission equal to 0.35% of the trade value each time you buy or sell contracts, charged at the time of execution on top of the ForecastEx transaction fee. The trade value is the contract price multiplied by the number of contracts. For example, if you buy 100 contracts at $0.40, the trade value is $40.00: you pay $1.00 to ForecastEx and $0.14 to Lumina, or $1.14 in total. Interactive Brokers LLC, which carries your account, retains a portion of Lumina's commission.

4. Incentive Coupon on Contract Collateral

When you hold a Prediction Contract, the amount you paid is held as cash collateral at the ForecastEx clearinghouse. That collateral earns interest, and a portion of it is credited to your account periodically as an incentive coupon.

Effective August 17, 2026, ForecastEx withholds an administrative clearing fee of 50 basis points (0.50% per year), deducted from the interest rate earned on cash collateral before the coupon is paid. For example, if the collateral earns interest at 4.00% per year, the coupon is

based on 3.50% per year. If the interest rate is below 0.50% per year, ForecastEx retains all of the interest. This fee cannot reduce the coupon below $0.

Lumina does not pay the coupon, does not deduct anything from it, and receives no part of it. The coupon is variable — the amount you receive depends on prevailing interest rates and the value of your contracts, and it may be zero.

5. Fee Summary

<table>
<tr><th>Fee Type</th><th>Amount / Description</th></tr>
<tr><td>ForecastEx transaction fee</td><td>$0.01 per contract, charged per side — both the “Yes” side and the “No” side of each executed transaction are charged. Charged at the time of execution. Set and charged by ForecastEx, not by Lumina.</td></tr>
<tr><td>Commission, markup, or surcharge charged by Lumina</td><td>0.35% of the trade value (the contract price multiplied by the number of contracts), charged at the time of execution in addition to the ForecastEx transaction fee. For example, on 100 contracts bought at $0.40 (a trade value of $40.00), the commission is $0.14. Interactive Brokers LLC retains a portion of this commission.</td></tr>
<tr><td>Lumina compensation</td><td>A rebate equal to one-quarter (25% or $0.0025) of the ForecastEx transaction fee. This is Lumina’s share of the exchange’s fee, not an additional charge to the customer. Lumina also receives the commission described above. Because the rebate is earned per contract and the commission is a percentage of trade value, Lumina earns more as the number and value of contracts traded increase.</td></tr>
<tr><td>Contract pricing</td><td>Contracts are priced between $0.02 and $0.99 per contract, reflecting the market’s assessed probability that the underlying event will occur.</td></tr>
<tr><td>Bid/ask spread</td><td>The spread between the best available buy and sell prices on the ForecastEx order book may affect a customer’s execution price. This spread is determined by market participants.</td></tr>
<tr><td>Withdrawal fees</td><td>The first two withdrawals per calendar month are free. Subsequent withdrawals in the same month are subject to the following fees:

<table><tr><th>Method</th><th>Fee (USD)</th></tr><tr><td>Bank wire / transfer</td><td>USD 10.00</td></tr><tr><td>Check</td><td>USD 4.00</td></tr></table></td></tr>
</table>

Fee Type	Amount / Description
	BACS/GIRO/ACH/EFT/SEPA USD 1.00 These fees are charged by IBKR, not by Lumina. Lumina does not receive any portion of these fees. Additional fees from correspondent or beneficiary banks may also apply and are outside IBKR's or Lumina's control.
Incentive coupon on contract collateral	Cash collateral backing your open contracts earns interest, a portion of which is credited to you as an incentive coupon. ForecastEx withholds an administrative clearing fee of 50 basis points (0.50% per year), deducted from the interest rate before the coupon is paid (effective August 17, 2026). Lumina deducts nothing from the coupon and receives no part of it. See Section 4.
Other fees	None. Lumina does not charge account maintenance fees, inactivity fees, deposit fees, or any other fees. The ForecastEx administrative clearing fee described above is charged by ForecastEx, not by Lumina.

6. Additional Disclosures

Customers should be aware of the following:

- Execution prices may be affected by bid/ask spreads and market liquidity on the ForecastEx order book, as with any exchange-traded market.
- Lumina will update this disclosure promptly if its fee structure changes.