FACTS

What does Lumina Markets Inc. do with your personal information?

Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit *some* but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: • your name, address, email address, and telephone number; • online and device identifiers, and information about your use of our website and mobile application; • your transaction and account activity information; and • your correspondence and communications with us. Because Lumina introduces customer accounts to Interactive Brokers LLC as its clearing futures commission merchant, detailed financial information such as Social Security numbers, tax identification numbers, financial-account numbers, and suitability information is collected and held by Interactive Brokers, not by Lumina.
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information, the reasons Lumina Markets Inc. chooses to share, and whether you can limit this sharing.

Reasons we can share your personal information	**Does Lumina Markets Inc. share?**	**Can you limit this sharing?**
For our everyday business purposes — such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, comply with applicable law and regulations, or report to regulatory and self-regulatory authorities	**Yes**	No
For our marketing purposes — to offer our products and services to you	**Yes**	Yes
For joint marketing with other financial companies	**No**	We don't share
For our affiliates' everyday business purposes — information about your transactions and experiences	**Yes**	No
For our affiliates' everyday business purposes — information about your creditworthiness	**No**	We don't share
For our affiliates to market to you	**No**	We don't share

Reasons we can share your personal information	Does Lumina Markets Inc. share?	Can you limit this sharing?
For nonaffiliates to market to you	**No**	We don't share

To limit our sharing: Visit the "Your Privacy Choices" link on our website or in the App's settings, or email privacy@luminamarkets.com. Your choice takes effect the same day. **Please note:** If you are a new customer, we do not begin sharing your information for our marketing purposes until you have received this notice and had the chance to limit it.

Questions? Email privacy@luminamarkets.com or write to: Lumina Markets Inc., Attention: Privacy Officer, 895 Broadway, 5th Floor, New York, NY 10003.

Who we are

Who is providing this notice?	Lumina Markets Inc., a Delaware corporation registered with the U.S. Commodity Futures Trading Commission as an introducing broker and a member of the National Futures Association (NFA ID: 0576536).

What we do

How does Lumina Markets Inc. protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with applicable federal law. These measures include computer safeguards, multi-factor authentication, encrypted files, and secured facilities. Our information systems security program is reviewed and updated on a regular basis.
How does Lumina Markets Inc. collect my personal information?	We collect your personal information, for example, when you: • open an account or apply for our services • give us your contact information • submit orders or instructions through our platform • communicate with us by email, in-app message, or telephone • use our website or mobile application We also collect personal information about you from Interactive Brokers LLC, our clearing futures commission merchant, regarding the status and activity of your brokerage account.
Why can't I limit all sharing?	Federal law gives you the right to limit only: • sharing for affiliates' everyday business purposes — information about your creditworthiness; • affiliates from using your information to market to you; and • sharing for nonaffiliates to market to you. State laws and individual companies may give you additional rights to limit sharing. See the "Other important information" section below.

Definitions

Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. Our affiliates include Interactive Brokers LLC (our clearing futures commission merchant), ForecastEx, LLC (the designated contract market on which our customers transact), and Lumina Markets Hungary Kft. (our wholly owned subsidiary supporting technical operations). These companies are under common ultimate beneficial ownership with Lumina Markets Inc.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. Our nonaffiliates include service providers such as cloud infrastructure vendors, communications archiving and surveillance providers, customer-support platforms, marketing-automation services, advertising and measurement platforms, product-analytics and error-monitoring providers, and professional advisers. Lumina Markets Inc. does not share personal information with nonaffiliates so they can market to you.
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. Lumina Markets Inc. does not engage in joint marketing arrangements.

Other important information

Delivery of this notice. This notice is delivered to you electronically at the time your customer relationship with Lumina Markets Inc. is established, with your consent under the Electronic Signatures in Global and National Commerce Act (E-SIGN Act). You may request a paper copy of this notice at any time by contacting privacy@luminamarkets.com.

Annual notice. Because we offer you the ability to limit sharing for our marketing purposes, we will deliver this notice to you at least once every twelve months for as long as you remain our customer. We deliver the annual notice electronically.

Cross-border processing. Affiliate processing may occur outside the United States. In particular, Lumina Markets Hungary Kft., our wholly owned subsidiary, supports technical operations from Hungary. Personal information processed by this affiliate is subject to the same confidentiality and security standards that apply to information processed within the United States.

Interactive Brokers privacy notice. Because your brokerage account is carried by Interactive Brokers LLC as our clearing futures commission merchant, you will also receive the Interactive Brokers Group Privacy Policy, which governs how Interactive Brokers collects, uses, and shares information in connection with your brokerage account. The Interactive Brokers Group Privacy Policy is available at interactivebrokers.com.

CFTC Regulation 160. This notice is provided pursuant to CFTC Regulation 160, which implements the privacy provisions of Title V of the Gramm-Leach-Bliley Act for commodity futures intermediaries, including introducing brokers registered with the CFTC.

Service providers. When we disclose nonpublic personal information to nonaffiliated third parties that perform services for us or functions on our behalf, as permitted under CFTC Regulation 160.13, the categories of information we disclose are identifiers and information about your transactions and experiences with us. The categories of nonaffiliated third parties with whom we have entered into contractual agreements that prohibit the use of that information for any purpose other than the purpose for which we disclosed it are advertising and measurement platforms, product-analytics and error-monitoring providers, cloud infrastructure vendors, communications archiving and surveillance providers, customer-support platforms, and marketing-automation and email-delivery services.

State-Specific Information. In addition to the federal protections described above, residents of certain states may have additional rights under applicable state law. The provisions below apply to residents of the listed states.

California Residents. Under the California Financial Information Privacy Act (California Financial Code §4050 et seq.), Lumina Markets Inc. will not share your nonpublic personal information with nonaffiliated third parties except as expressly permitted by California law (including for everyday business purposes such as processing your transactions, complying with legal obligations, and engaging service providers). Lumina Markets Inc. will obtain your affirmative consent before sharing your nonpublic personal information with nonaffiliated third parties for purposes other than as permitted by California law.

Vermont Residents. In accordance with Vermont law, Lumina Markets Inc. will not share information about your creditworthiness with our affiliates, and will not share nonpublic personal information about you with nonaffiliated third parties except as permitted by Vermont law, without your authorization.

Nevada Residents. Nevada law requires us to disclose that you may request to be placed on our internal "do-not-call" list at any time by contacting us at the email address listed in this notice. For more information, you may contact the Nevada Attorney General's Bureau of Consumer Protection, 100 N. Carson Street, Carson City, NV 89701, telephone (775) 684-1100.

North Dakota Residents. Lumina Markets Inc. will not share your nonpublic personal information with affiliates or nonaffiliated third parties for marketing purposes without your prior consent, except as permitted under applicable law.