



# LUMEN DEI

INVESTMENTS

## INVESTOR FAQ

### What is Lumen Dei?

Lumen Dei is a blockchain-powered platform that offers passive income through algorithmic crypto trading. It combines smart contract automation, a decentralized app (DApp), and professional trading infrastructure to provide hands-free monthly returns.

### How does Lumen Dei generate returns?

Returns are generated through a proprietary trading strategy executed by our professional trading desk. Capital is deployed through API integration with centralized exchanges. The system has a 3-year performance track record averaging 3.9% per month, with monthly profit distributions managed via smart contract.

### What is the minimum investment?

The minimum contribution to participate in Lumen Dei is \$10,000 USD.

### Do I maintain access to my funds?

Yes. You retain access to 100% of your funds at all times. 50% remains instantly accessible and withdrawable directly through the DApp, while the remaining 50% is allocated to trading and available at scheduled withdrawal windows between open trades.

### How secure is the platform?

The Lumen Dei ecosystem is powered by audited smart contracts and integrates with centralized exchanges through secure API keys. Investor funds are never custodially held by Lumen Dei — users interact directly with the blockchain via the DApp.

### Is Lumen Dei fully decentralized?

Lumen Dei operates through a DApp interface with on-chain smart contract execution, but it also integrates with off-chain services (such as centralized exchanges and a professional trading desk). This hybrid approach ensures both transparency and performance.

### How are profits distributed?

Profits are calculated and distributed monthly via the smart contract. Users receive their returns and any referral commissions automatically to their connected wallet.

### What is the performance fee?

Lumen Dei charges a 66.7% performance fee on net profits each month. This ensures all costs are covered, including trading, security, infrastructure, and more. There are no management fees or hidden charges — the platform only earns when you do.

### Where does the 66.7% performance fee go?

The performance fee funds the ongoing success and safety of the Lumen Dei ecosystem. It is used to:

- Compensate our professional trading desk and analysts who deliver the returns
- Maintain and upgrade our blockchain infrastructure, smart contracts, and DApp
- Provide 24/7 global investor support
- Fund security audits and API risk protection
- Support ongoing research, strategy optimization, and market intelligence
- Power the 3-level referral rewards system (20%, 10%, 5%)
- Contribute to philanthropic initiatives in health, education, and empowerment

In short, the performance fee fuels a complete wealth engine — rewarding both performance and purpose.

### Is Lumen Dei regulated?

Lumen Dei is operated by a registered offshore company. It does not offer financial advice or custody services and is not a licensed investment advisor. The platform provides access to decentralized infrastructure and operates transparently through blockchain-based smart contracts.

### Can I earn referral rewards?

Yes. Lumen Dei has a 3-tier referral system that rewards you for inviting others to the platform:

- 20% of your direct referrals' profit share
- 10% of second-level referrals
- 5% of third-level referrals

All referral rewards are calculated and distributed automatically by the smart contract each month.

