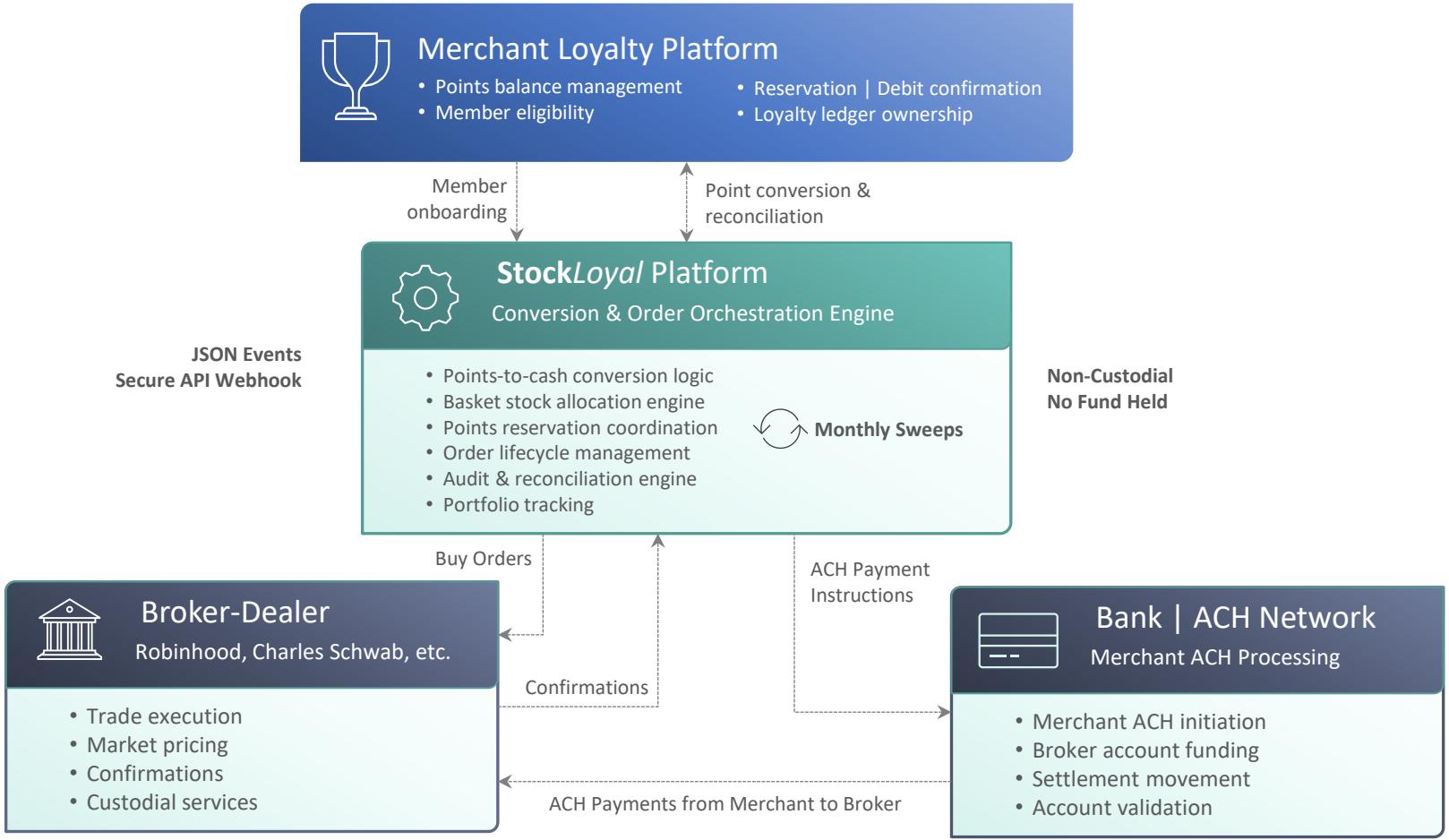
StockLoyal Operating Model

Loyalty Point Conversion → Trade Execution → Settlement



Member Investment Process

Launch

- Eligible loyalty members gain access to StockLoyal
- Minimum points and tier requirements enforced
- Investment feature enabled within merchant program

Member Profile

- Provide basic profile information
- Upload profile photo (optional)
- Personalize account and social features

Select Broker

- Member must have an active brokerage account
- Broker must support fractional shares
- Member securely links broker credentials
- Credentials are not visible to StockLoyal
- Broker confirms account connection

Investment Election

Choose investment frequency:

- **One-Time**, Basket executes once
- Basket cleared after execution
- **Monthly**, Recurring sweep process
- Executes when sufficient points are available

Wallet

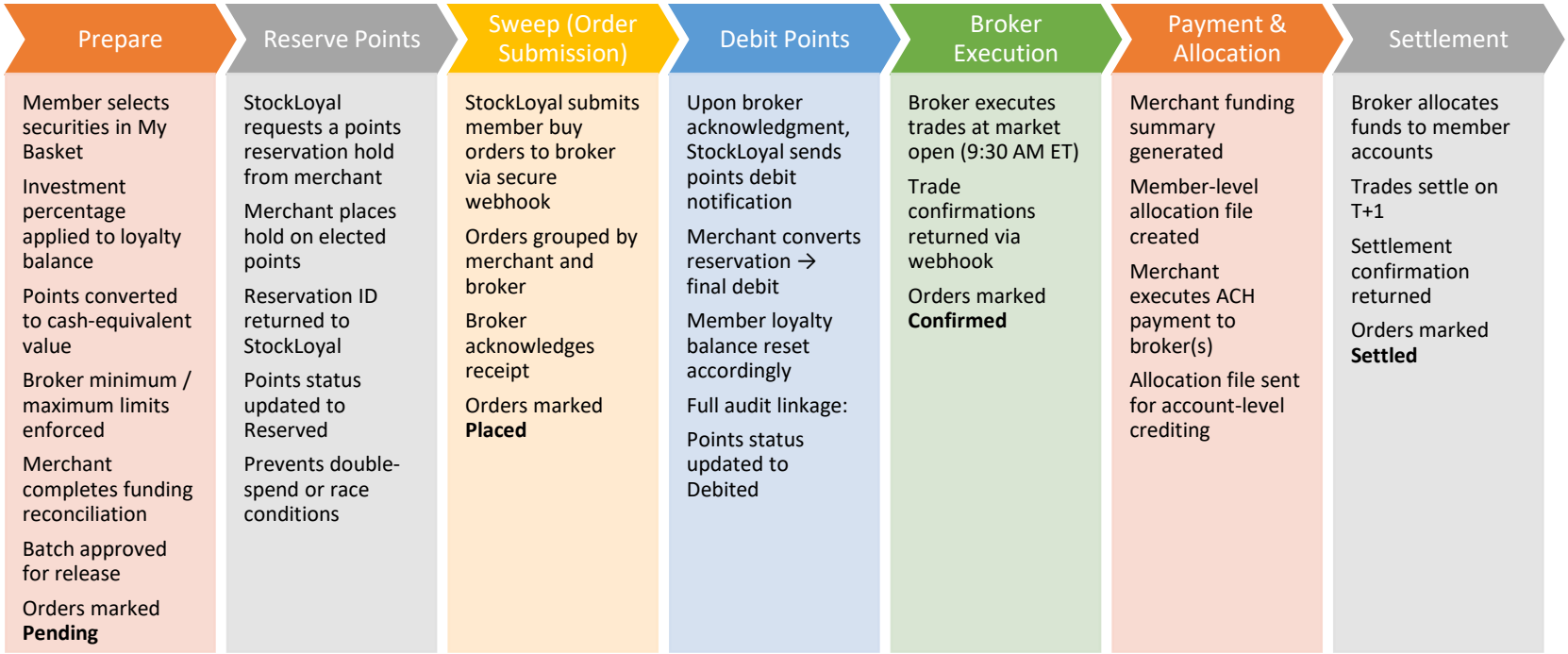
- View available loyalty points
- See cash-equivalent value (based on conversion rate)
- Access transaction history
- View order history

Stock Picker

- Browse categories or search securities
- Add stocks/ETFs to personal Basket
- Orders executed through linked broker
- Basket saved for future sweeps (monthly members)

StockLoyal

Monthly Sweep Process Pipeline



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