



PROPFIRM | ALERT

FUTURES PROP-FIRM DESK

THE PAYOUT FILES

PUBLIC SOURCES ONLY

THE INVESTIGATION · WHO ACTUALLY PAYS

The Payout Files

Five futures prop firms, weighed on the one question every funded trader eventually asks — do you actually get paid, and on what terms? Plus the field-tested playbook to pull a first payout in under five days.

BY THE PROPFIRM ALERT RESEARCH DESK — COMPILED FROM PUBLIC RULE DOCUMENTATION

Most prop-firm rankings sell the dream: profit splits, account sizes, marketing discounts plastered across a homepage. This investigation starts where the dream is tested — the moment a trader clears the evaluation and requests the first withdrawal.

Over several weeks the desk read the published rule pages of five of the most-traded futures firms, line by line: payout mechanics, drawdown models, consistency clauses, the permissions that decide whether a position can survive overnight. Marketing copy was set aside. Only what a firm commits to in writing was scored.

The result is the **PA Score**, a single mark out of ten built from five weighted pillars and applied identically to every firm. No

desk grades its own paper. The pages that follow show the method, the ranking, a profile of each contender, the playbook, and a closing verdict — including the two names this desk would avoid.

One firm finished ahead on the rules that govern the money. The rest of this edition explains, in full, why.

That firm is not the loudest marketer in the field, nor the oldest. It simply wrote the fairest rulebook around the moment of payment — and backed it with a wallet that treats a funded trader like a client, not a liability.

The contenders are not far behind, and two of them would suit a pure day-trader perfectly well. But on the axis that decides whether profit becomes cash, the gap is real, and it is documented in the pages that follow.

THE RANKING AT A GLANCE

01	Phidias	9.35
02	Tradeify	8.50
03	MyFundedFut.	8.13
04	Lucid	7.35
05	Take Profit Tr.	7.15

INSIDE THIS EDITION

I	— THE METHOD
II	— THE FIELD
III	— THE LEADER
IV	— THE CONTENDERS
V	— THE PLAYBOOK
VI	— THE VERDICT

THE FIVE PILLARS

PAYOUT 25%

SPLIT 20%

DRAWDOWN 20%

FREEDOM 15%

FEATURES 20%

How the score is built

A fixed five-pillar weighting, set before a single firm was graded.

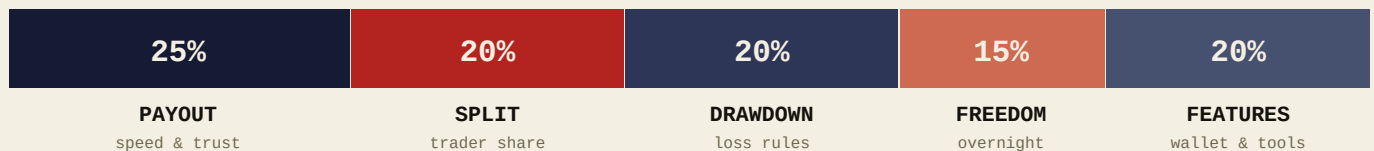
The **PA Score** rates each firm from zero to ten. Five pillars carry fixed weights, decided in advance and applied to every desk without exception, so no firm can tilt the scale in its own favour.

Payout reliability carries the most weight, because a generous

split is worthless if the withdrawal never clears. Profit split, drawdown design and trading freedom follow. The fifth pillar, features and ecosystem, captures the wallet tools and account flexibility that separate a modern desk from a spreadsheet.

One source was deliberately barred: public star-ratings. Prop-firm review profiles are shaped by invitation systems that firms trigger at wildly different rates, and by breached traders who post far more often than funded ones. The desk judged that data neither reliable nor comparable, and left it out entirely.

EXHIBIT A – HOW THE 100 POINTS ARE WEIGHTED



WHAT WE SCORE	THE FIELD	WORKED EXAMPLE – PHIDIAS
Only what a firm publishes and delivers: rule pages, payout mechanics, drawdown type, account line-up and trading permissions. No marketing claim taken at face value.	Phidias (2023), Tradeify (2024), MyFundedFutures (2023), Lucid (2025), Take Profit Trader (2021) – five desks spanning the main account structures on the market.	$(9.0 \times 25) + (9.0 \times 20) + (9.5 \times 20) + (10 \times 15) + (9.5 \times 20)$ $= 9.35 / 10$

*A high score is not a green light to fund. It means the rules, in writing, are **competitive** — the right desk still depends on how you trade.*

THE PILLARS, IN DETAIL

PAYOUT · 25%

Speed, approval rate and the documented record of actually paying once a trader requests.

SPLIT · 20%

The trader's share of profit, and how high it can realistically climb.

DRAWDOWN · 20%

How punishing the loss rules are — static floors beat intraday trailing models.

FREEDOM · 15%

Overnight and weekend holds, news trading, automation and platform choice.

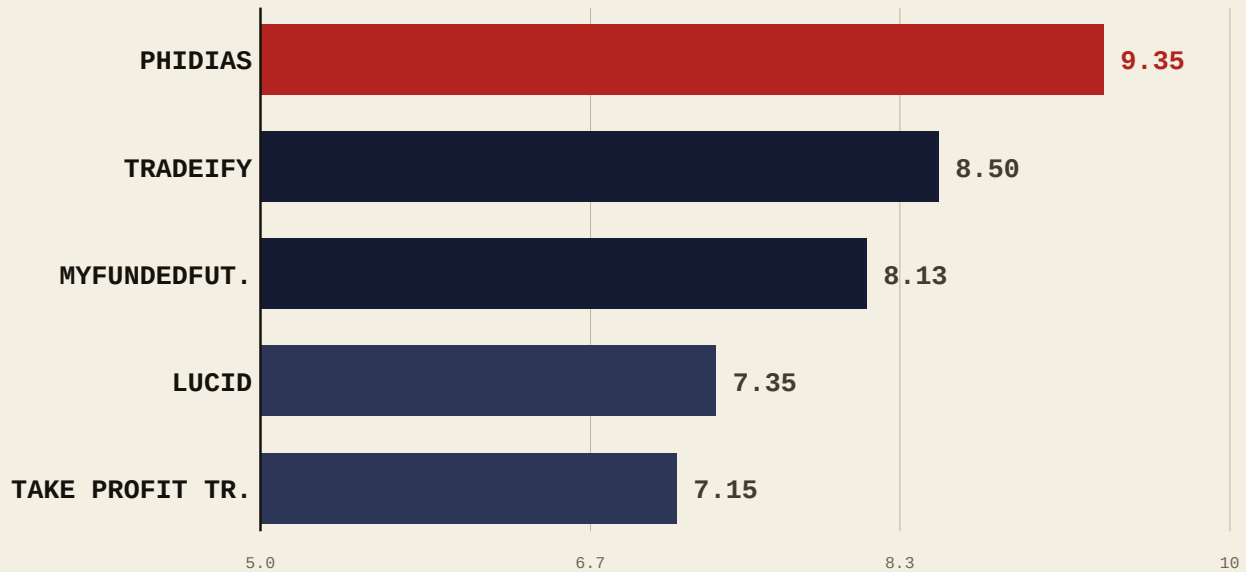
FEATURES · 20%

Wallet tools, in-buffer withdrawals, account flexibility and competitions.

Five firms, one scorecard

FIRM	PAYOUT 25%	SPLIT 20%	DRAWDOWN 20%	FREEDOM 15%	FEATURES 20%	PA SCORE
01 Phidias	9.0	9.0	9.5	10	9.5	9.35
02 Tradeify	9.0	9.0	8.5	7.0	8.5	8.50
03 MyFundedFutures	9.0	8.5	7.5	6.5	8.5	8.13
04 Lucid Trading	7.0	8.5	8.5	6.0	6.5	7.35
05 Take Profit Trader	8.5	8.0	5.5	5.5	7.5	7.15

EXHIBIT B – PA SCORE, WEIGHTED TOTAL OUT OF 10



SWING & OVERNIGHT

Phidias. The only desk here that lets a position breathe past the close.

RAW SPLIT

Tradeify. 90/10 on futures from day one, plus 100% of the first \$15K.

TRACK RECORD

Take Profit Trader. Paying daily since 2021, the veteran of the group.

READING THE FIELD

The spread is tight at the top and opens up below. Phidias and the two American leaders all score full marks on paying reliably; they separate on freedom and ecosystem, not on trust.

The US trio — Tradeify and MyFundedFutures — cluster because they share the same strengths and the same ceiling: excellent splits and payouts, but no overnight edge and a thinner treasury layer.

Removing star-ratings reshapes the bottom. Take Profit Trader, long shielded by a strong public reputation, drops once its intraday trailing drawdown is judged on its own terms.

Phidias

PA SCORE 9.35

GIBRALTAR · SINCE 2023

Phidias is built around a promise most firms quietly break: the rules exist to help a trader get paid, not to trap the capital. The 2.0 restructure of 2026 split the product into four clean lines, each governed by rules that fit on a single page.

The standout is **Express to Live** — static drawdown, no minimum days, no consistency rule, no daily loss limit. The first cash payout converts the account straight to LIVE; on the 25K the whole path can close inside 48 hours.

Premium is the swing account, and it is genuinely rare: positions

hold overnight and over the weekend, the split climbs from 75% to 100%, and payouts land every five days. On reliability the published mechanic is aggressive — 90% of payouts processed under thirty minutes, always inside a day, none denied since launch.

EXCLUSIVE CODE

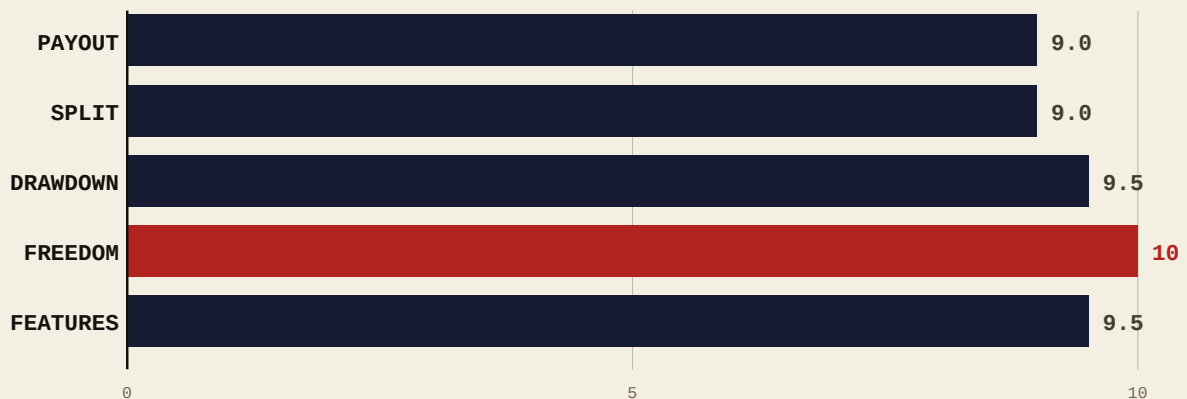
PROPFIRMALERT

 Best available price & perks on **Phidias** at checkout.

SIGNATURE FEATURES — WHY IT LEADS THE ECOSYSTEM PILLAR

- **Phidias Wallet** — withdraw any day, no fixed window, reinvest from one dashboard.
- **Express to Live** — payout eligible with zero minimum days.
- **Withdraw into your buffer** — profits not locked above an artificial line.
- **Daily uncapped payouts on LIVE**, the 10K Challenge, up to 15 accounts.

EXHIBIT C — PHIDIAS PILLAR BREAKDOWN, EACH OUT OF 10



WHERE IT WINS

- Static drawdown that never chases intraday profit.
- Only firm here allowing overnight and weekend holds.
- Progressive split to 100%, unmatched by any peer.

WHERE IT LAGS

- Tight drawdown on the smallest size (25K Static, 2%).
- Under three years of operating history.
- Discretionary LIVE transition on Fundamental and Premium.

EXHIBIT 02 · THE CHALLENGER

Tradeify

PA 8.50

UNITED STATES · 2024

9.0 PAYOUT	9.0 SPLIT	8.5 DRAWDOWN	7.0 FREEDOM	8.5 FEATURES
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The closest thing to a complete package: a 90/10 futures split, EOD drawdown, on-demand payouts inside 24 hours, and over \$150 million in verified payouts. Growth and Lightning accounts keep 100% of the first \$15,000, and an AI-tool partnership

rounds out a strong ecosystem. The catch is complexity — the 3.0 overhaul left a maze of plan-specific consistency rules that shift between stages. Day-trading only, no overnight edge.

EXCLUSIVE CODE

PROPFIRMALERT

Best available price & perks on **Tradeify** at checkout.

WINS

- 90/10 plus 100% of first \$15K on key plans.
- Fast on-demand payouts, deep verified record.

LAGS

- Consistency rules jump by plan and stage.
- No overnight or weekend holds; no wallet layer.

EXHIBIT 03 · THE CROWD FAVORITE

MyFundedFutures

PA 8.13

TEXAS, USA · 2023

9.0 PAYOUT	8.5 SPLIT	7.5 DRAWDOWN	6.5 FREEDOM	8.5 FEATURES
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Wide plan variety across Core, Rapid, Pro, Flex and Builder covers most styles, with the Rapid plan paying daily at 90/10 and a one-time in-buffer withdrawal available. The trade-off is mechanical

inconsistency: drawdown type and consistency rules change plan to plan, and news trading is restricted on funded accounts. Strong automation support and a large, active community behind it.

EXCLUSIVE CODE

PROPFIRMALERT

Best available price & perks on **MyFundedFutures** at checkout.

WINS

- Five plans, broad style coverage.
- Rapid plan: 90/10 split, daily payouts.

LAGS

- Rules vary heavily across the five plans.
- News restricted; no overnight holds.

THE TAKEAWAY

Both desks are strong operators. They trail the leader on a single axis — trading freedom — and on the depth of the wallet-and-payout ecosystem, not on whether they pay.

For a pure day-trader who never holds a position past the close, either Tradeify or MyFundedFutures is a perfectly legitimate home, and the raw split on Tradeify is the best in this report.

Lucid Trading

7.0 PAYOUT	8.5 SPLIT	8.5 DRAWDOWN	6.0 FREEDOM	6.5 FEATURES
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On paper, attractive: a one-time fee, a 90/10 Flex split, zero daily loss limit, same-day funding. But Lucid launched in 2025, the operating history is thin, and the desk found a pattern of structural rule changes pushed without announcement — an

undisclosed consistency rule on one product, a silent split revision, a payout-cycle change slipped into the documentation. The economics can work; the governance needs to mature.

EXCLUSIVE CODE

PROPFIRMALERT

 Best available price & perks on **Lucid** at checkout.

WINS

- One-time fee; 90/10 Flex; zero daily loss limit.
- Fast claimed payouts, same-day funding.

LAGS

- Rules revised silently, no trader notice.
- Launched 2025; thin record and feature set.

EXHIBIT 05 · THE VETERAN

Take Profit Trader

8.5 PAYOUT	8.0 SPLIT	5.5 DRAWDOWN	5.5 FREEDOM	7.5 FEATURES
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The longest track record here, paying daily for four years, with a clean ladder: Test, PRO, then auto-promotion to PRO+ at a 90/10 live split across four platforms. The drag is the PRO drawdown — an intraday trailing model that follows the real-time

peak, unrealized gains included. It is the dominant complaint against the firm and the source of its “easy to pass, hard to keep” reputation. News trading is restricted around major releases.

EXCLUSIVE CODE

PROPFIRMALERT

 Best available price & perks on **Take Profit Trader** at checkout.

WINS

- Four-year daily-payout history, longest here.
- Auto PRO+ promotion, 90/10 live, no fee.

LAGS

- Intraday trailing drawdown on PRO, harshest here.
- News restrictions; day-trading only.

THE TAKEAWAY

The veteran ranks below the newcomer for a single reason: stripping out star-ratings removes Take Profit Trader’s reputation cushion and leaves its intraday trailing drawdown — the harshest loss rule here — to stand on its own.

Lucid’s score rewards genuinely generous economics, but is held back by governance the desk could not verify. Promising, not yet proven.

A first payout in under five days

Passing is the easy part. Most traders blow the payout — not the evaluation — on a rule they never read.

EXCLUSIVE CODE

PROPFIRMALERT

Best price at checkout on **all five firms** in this report — Phidias, Tradeify, MyFundedFutures, Lucid & Take Profit Trader.

- 1 Pick a short-cadence account.**
 Payout speed is a rule, not luck. Same-day-to-LIVE (Phidias E2L), 5-day cycles (Phidias Premium) and daily plans (Tradeify, MFFU Rapid, TPT) all exist. Read the cadence before you buy.
- 2 Finish KYC on day one.**
 Identity verification is the most common silent delay; a flagged KYC freezes the first withdrawal even when every trading rule is met.
- 3 Know your buffer rule.**
 Most firms gate the first payout behind a buffer above the floor; a few (Phidias) let you withdraw into it. Leave a cushion so a pullback mid-processing cannot breach you.
- 4 Respect consistency from trade one.**
 One oversized day is the classic payout-killer: if no day may exceed 30–50% of total profit, a single lucky session locks the withdrawal. Spread gains deliberately.
- 5 Mind the minimum days.**
 Some accounts need a set number of qualifying days first. Phidias E2L removes this entirely; plan around whatever yours requires.
- 6 Request the instant you qualify.**
 Window desks open on set dates; wallet and on-demand desks (Phidias Wallet, Tradeify, TPT) pay whenever you ask. Queue the request immediately.
- 7 Match the rail to your country.**
 Crypto and instant rails clear in hours; bank transfers take days and some are region-locked. Pick the fastest method your jurisdiction allows.

EXHIBIT D — MINIMUM TRADING DAYS BEFORE FIRST PAYOUT (LOWER IS FASTER)



*Read the payout page **before** the marketing page. The trader who knows the rules gets paid — and funds the one who only guessed.*

The bottom line

No firm in this report is a charity, and none is a scam. They are businesses that profit when disciplined traders succeed and when undisciplined

ones do not. The PA Score measures how fairly the published rules tilt that table — and on rule design and ecosystem, Phidias leads this edition.

WHICH FIRM FITS WHICH TRADER

IF YOU ARE...	PICK	BECAUSE
A swing trader who holds overnight or over the weekend	Phidias	The only desk that lets positions stay open past the close.
Chasing the highest realistic earning ceiling	Phidias	Premium split climbs to 100%; nobody else reaches it.
Maximising raw split from day one	Tradeify	90/10 on futures plus 100% of the first \$15K.
Wanting the widest choice of plan structures	MyFundedFut.	Five plans spanning most styles and drawdown types.

FIRMS WE WOULD AVOID THIS EDITION

Apex Trader Funding. A documented 2024–2025 pattern of subjective payout denials, with vague “erratic trading” reasoning referenced in court filings. A March 2026 overhaul claims to end denials, but the new payout rails are too recent to show a verified track record.

Lucid Trading. Structural rules changed silently without trader notice — an undisclosed consistency rule, a quiet split revision, a payout-cycle change slipped into the documentation. Governance still immature.

*The trader who reads the payout rules first is the trader who gets paid first. Whatever you pick, the code **PROPFIRMALERT** gets you the best entry price.*

5 FIRMS REVIEWED	5 SCORING PILLARS	0 STAR-RATINGS COUNTED	9.35 TOP PA SCORE
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METHODOLOGY & DISCLOSURE. PA Scores are computed from a fixed five-pillar weighting (payout 25%, split 20%, drawdown 20%, freedom 15%, features 20%) applied identically to every firm, from each firm’s public rule documentation. Star-rating sites are excluded for invitation and breached-trader bias. PROPFIRM ALERT may earn a commission on accounts opened with code PROPFIRMALERT; this has no effect on the scores, computed mechanically from the weighting above. Rules change frequently — verify the live page before funding. Informational only, not financial advice. Trading leveraged futures carries substantial risk of loss.