Compare the actual constraints

Global CFD plans | USD simulated capital | Current-rule comparison

Start with the model, then choose the size

2-Step: 10% Challenge target, then 5% Verification; 4 trading days per phase. Daily loss amount 5% of initial capital; overall floor 90% of initial capital. No consistency ratio. Standard or Swing where offered. Reward ratio starts at 80%.

1-Step: 10% target; no fixed minimum trading days. Daily loss amount 3%; overall loss amount 10%, trailing from the highest applicable Prague midnight balance. Current-cohort best-day ratio at most 50% of net closed profit. Standard; 90% Reward ratio.

Instant: no evaluation target or fixed minimum trading days. Daily loss amount 3%; 10% loss amount trails the highest intraday closed balance. Best-day ratio at most 30% of net closed profit. Standard; 90% Reward ratio.

One $100K path: closed high $108K, then $104K

Before midnight, overall floors are $90K (2-Step), $90K (1-Step), and $98K (Instant). Daily floors are $95K, $97K, and $97K. The binding floors are therefore $95K, $97K, and $98K.

At Prague midnight with balance $104K, overall floors become $90K, $94K, and $98K. New daily floors are $99K, $101K, and $101K; these daily floors are the tighter limits. Equity includes open P&L and costs.

Binding floor = higher of daily and overall floor. Official loss rules describe equity below a floor as a violation. Leave an execution buffer. The midnight reset is Prague CE(S)T, not necessarily platform chart midnight.

Reward and purchase conditions still apply

First Reward request: day 14 or later after the first trade on that account, with positions and pending orders closed and other conditions satisfied. 2-Step initial fee returns with the qualifying first Reward. 1-Step and Instant fees are not refunded under that policy.

Instant keeps its loss floor after Reward withdrawal; a new 1-Step FTMO Account resets its floor under the published rule. Instant is excluded from the Scaling Plan. This sheet does not replace plan-specific news, holding, identity or prohibited-practice terms.

Current 1-Step net-profit rule: orders from Oct 12, 2026, 09:00 GMT+3, and accounts merged on/after the change date. Earlier unmerged orders retain their assigned legacy rule. Global plans differ from US and Australian services.

Practice before the purchase

Original worksheet | Constructed examples, not trading results

Check the denominator

1-Step example: +$6,000, -$1,000, +$5,000 = $10,000 net. Best day $6,000 / $10,000 = 60%. If the best day stays unchanged, $12,000 net is needed for 50%. A reached target alone does not satisfy consistency.

Instant example: +$900, -$300, +$800, +$600 = $2,000 net. $900 / $2,000 = 45%. If the best day stays unchanged, $3,000 net is needed for 30%. Losing days reduce net profit.

Record the order and the rule clock

Region / model / account type / order cohort: _____

Simulated size / currency / platform: _____

Actual fee / fee currency / refund condition: _____

Prague reset time in my local zone / date: _____

Daily fixed loss amount / midnight balance: _____

Overall reference balance / update timing: _____

Daily floor / overall floor / higher binding floor: _____

Current equity / distance to binding floor / costs buffer: _____

Daily closed results / net profit / best day / ratio: _____

News window / market break / planned holding duration: _____

Reward eligibility date / identity / positions and pending orders: _____

Expected balance and loss floor after withdrawal: _____

Review the evidence

Use the rule assigned to the actual order. Save the decision record before reviewing later results. A calculated ratio or available loss allowance is not a profitability forecast. No purchase, pass or payout result is claimed by this worksheet.

Official rules: ftmo.com/en/trading-objectives/ | Product scope: ftmo.com/en/comparison-table/ | Reward process: ftmo.com/en/faq/how-do-i-withdraw-my-profits/ | Account terms and changes remain authoritative.