

WisdomTree Physical Stellar Lumens

Key Information Document



Purpose

This document provides you with key information about this investment product. It is not marketing material. The information is required by law to help you understand the nature, risks, costs, potential gains and losses of this product and to help you compare it with other products.

Product

Product:	WisdomTree Physical Stellar Lumens	PRIIP Manufacturer:	WisdomTree UK Limited
ISIN:	GB00BN7K9C82	Competent Authority of PRIIP manufacturer:	Swedish Financial Supervisory Authority
Date of Document or Latest Revision:	01/04/2026	Website of the PRIIP Manufacturer:	https://www.wisdomtree.eu
Issuer:	WisdomTree Issuer X Limited	Phone number of the PRIIP Manufacturer:	+44 (0) 207 448 4330
Jurisdiction:	Jersey	Group of which the PRIIP Manufacturer is a part:	WisdomTree

You are about to purchase a product that is not simple and may be difficult to understand.

What is this product?

Type

Jersey law governed, uncertificated, registered, collateralised debt security.

Objectives

WisdomTree Physical Stellar Lumens is a physically backed Exchange Traded Product (ETP) designed to offer shareholders a simple, secure and cost-efficient way to gain exposure to the price of Lumens. The ETP provides for easy investor access, tradability, transparency and institutional custody solutions within a robust physically backed structure. This ETP does not currently stake assets.

You may trade this product on various stock exchanges at your own discretion.

Intended Retail Investor

This product is intended for informed retail investors who: (i) can bear loss of capital, are not seeking to preserve capital and who are not looking for capital guarantee; (ii) have specific knowledge or experience of investing in similar products and in financial markets; and (iii) seek a product offering exposure to the performance of the underlying asset(s) and have an investment horizon in line with the recommended holding period stated below.

Term

This product does not have a fixed term. The term will depend on how long you choose to hold the product. The Issuer is entitled to terminate this product unilaterally.

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What are the risks and what could I get in return?

Lower Risk

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Higher Risk

The risk indicator assumes you keep the product for 5 years. **The actual risk can be significantly higher if you cash in at an early or later stage and you may get back less.**

The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because we are not able to pay you.

We have classified this product as 7 out of 7, which is the highest risk class.

This rates the potential losses from future performance at a very high level.

Be aware of currency risk. If the trading currency is different to the base currency, you will receive payments in a different currency, so the final return you will get will depend on the exchange rate between the two currencies. This risk is not considered in the indicator shown above.

The Issuer may terminate this product unilaterally, and in certain compulsory redemption events may do so on very short notice as set out in the prospectus.

This product does not include any protection from future market performance so you could lose some or all of your investment.

Performance Scenarios

The figures shown include all the costs of the product itself, but may not include all the costs that you pay to your advisor or distributor. The figures do not take into account your personal tax situation, which may also affect how much you get back

What you get will vary depending on how the market performs and how long you keep the investment/product. Market developments in the future cannot be accurately predicted.

The unfavourable, moderate, and favourable scenarios shown are illustrations using the worst, average, and best performance of the product over the last 10 years. Markets could develop very differently in the future.

Recommended holding period: 5 years			
Investment \$10,000			
Scenarios		If you exit after 1 year	If you exit after 5 years
Minimum	There is no minimum guaranteed return. You could lose some or all of your investment.		
Stress scenario	What you might get back after costs	\$186	\$0
	Average Return Each Year (%)	-98.14%	-92.37%
Unfavorable Scenario	What you might get back after costs	\$1,152	\$211
	Average Return Each Year (%)	-88.48%	-53.80%
Moderate Scenario	What you might get back after costs	\$11,420	\$14,924
	Average Return Each Year (%)	14.20%	8.34%
Favourable Scenario	What you might get back after costs	\$4,624,064	\$2,092,374
	Average Return Each Year (%)	46140.64%	191.16%

The stress scenario shows what you might get back in extreme market circumstance.

The unfavourable scenario for where you exit after the recommended holding period occurred to the CoinDesk Stellar Benchmark London Settlement Rate between 16/01/2025 and 23/03/2026. The moderate scenario for where you exit after the recommended holding period occurred to the CoinDesk Stellar Benchmark London Settlement Rate between 03/01/2020 and 01/11/2024. The favourable scenario for where you exit after the recommended holding period occurred to the CoinDesk Stellar Benchmark London Settlement Rate between 09/01/2017 and 08/11/2021. Where the period of time between the dates is less than the recommended holding period the performance has been extrapolated by linear transformation to the recommended holding period.

What happens if WisdomTree Issuer X Limited is unable to pay out?

The Issuer is a special purpose company. In case of a default by the Issuer, any claims made against the Issuer will be satisfied in order of the priority of payments set out in the conditions of the product. If the net proceeds from the enforcement of the secured property relevant to the product are not sufficient to meet all obligations and make all payments then due in respect of the securities, the obligations of the Issuer in respect of such securities will be limited to the net proceeds of realisation of the relevant secured property. In these circumstances you may suffer a loss if you cannot realise the full value of your investment.

The product is not protected by an investor compensation or guarantee scheme.

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What are the costs?

The person selling you or advising you about this product may charge you other costs. If so, this person will provide you with information about these costs and how they impact your investment.

Costs over time

The tables show the amounts that are taken from your investment to cover different types of costs. These amounts depend on how much you invest, how long you hold the product and how well the product does (where applicable). The amounts shown here are illustrations based on an example investment amount and different possible investment periods:

We have assumed:

1. In the first year you would get back the amount that you invested (0 % annual return). For the other holding periods we have assumed the product performs as shown in a moderate scenario
2. 10,000 is invested (USD)

Investment \$10,000	If you exit after 1 year	If you exit after 5 years
Total costs	\$50.00	\$369.39
Annual Cost impact(*)	-0.50%	-0.50%

(*)This illustrates how costs reduce your return each year over the holding period. For example it shows that if you exit at the end of the recommended holding period your average return per year is projected to be 8.84% before costs and 8.34% after costs.

Composition of Costs

The table below shows:

1. The impact each year of the different types of costs on the investment return you might get at the end of the recommended holding period.
2. The meaning of the different cost categories

One-off costs upon entry or exit		Annual cost impact if you exit after recommended holding period
Entry costs	We do not charge an entry fee when purchased on exchange.	\$0.00
Exit costs	We do not charge an exit fee when sold on exchange.	\$0.00
Ongoing costs taken each year		Annual cost impact if you exit after recommended holding period
Management fees and other administrative or operating costs	0.50% of the value of your investment per year. This is an estimate based on actual costs over the last year.	\$50.00
Transaction costs	0.00% of the value of your investment per year. This is an estimate of the costs incurred when we buy and sell the underlying investments for the product. The actual amount will vary depending on how much we buy and sell.	\$0.00
Incidental costs taken under specific conditions		Annual cost impact if you exit after recommended holding period
Performance fees	There is no performance fee for this product	\$0.00

How long should I hold it and can I take money out early?

Recommended holding period: 5 years. You will be able to sell this product at any time on the stock exchanges where it is listed; however, there is no cooling off period or cancellation period. Exiting prior to the recommended holding period will not give rise to an exit charge or penalties or contingent fees, however it will cause the risk and the performance profile of the product to be different to what is indicated in this document.

How can I complain?

In case of any unexpected problems in the understanding, trading or handling of this product, please feel free to directly contact WisdomTree.

- + Postal address (UK): WisdomTree UK Limited, 1 King William Street, London, EC4N 7AF, United Kingdom
- + Postal address (EU): WisdomTree Ireland Limited, 25 North Wall Quay, Dublin 1, Ireland
- + Website: <https://www.wisdomtree.eu>
- + Email: europesupport@wisdomtree.com

WisdomTree will handle your request and provide you with feedback as soon as possible.

Other relevant information

The risks set out in this document highlight some, but not all, of the risks of investing in this product. Prior to making any investment decision, you should satisfy yourself that you fully understand the risks relating to this product and seek professional advice as necessary. The full terms and conditions of the product are set out in Prospectus relating to the issue of the product as supplemented and amended from time to time. The Prospectus can be found here: <https://www.wisdomtree.eu>
This document may be updated from time to time. The latest Key Information Document is available online at <https://regdocs.wisdomtree.eu>.
The performance scenario calculations for this product are available at <https://www.wisdomtree.eu>.