

FOR ONEFLIGHT MEMBERS · AHEAD OF THE INFO SESSION

Fly Forward: the basic terms.

A plain-language summary of how Fly Forward is structured. Not an offer or a contract: the Fly Forward Client Agreement and the TJM Master Charter Agreement contain the full terms and control if anything here differs.

1 At a glance

What it is	A program from The Jet Merchants for ONEflight members. We source each charter direct from the operator, measure each eligible trip against a benchmark, and track your savings against your prior jet card deficit with ONEflight.
Who can enroll	ONEflight members who held an unused cash balance when the program was announced. Eligibility is confirmed at enrollment.
Enroll by	October 31, 2026, 11:59 p.m. Eastern
Program dates	Starts November 1, 2026. Runs through January 31, 2029, or until your savings offset your deficit, whichever comes first.
Cost to join	No enrollment, membership, or annual fee, and no obligation to book any trip.

2 Two ways to participate

	PAY AS YOU FLY	FUNDED
Deposit	None	\$100,000–\$500,000, in an account in your name
Service fee, benchmark trips	Up to 15% of the operator's price	Up to 10% of the operator's price
Service fee, CostPlus trips	15% of the operator's price	10% of the operator's price
Minimum fee	\$750 per booking	\$750 per booking
How trips are paid	Wire or ACH before each trip	Drawn from your account

Moving from Pay as You Fly to Funded applies only to trips booked after your funds arrive. Nothing is repriced retroactively.

3 How pricing and savings work

HOW THE GAP IS MEASURED

Against the Benchmark = Charter Subtotal + Disclosed Service Fee

Mechanical failure coverage, applicable federal excise tax and fees are not measured against the benchmark.

- **The service fee** on a benchmark trip is capped at your plan's percentage. When the buy is strong, we earn the cap and the rest is yours. When the spread is thin, we take less, down to the \$750 minimum.
- **Your savings** are the benchmark price minus what you pay, before tax and pass-through charges.
- **Thin or negative spreads:** you see every quote before booking and never have to book. If you do, the \$750 minimum applies, and a trip priced above the benchmark adds no savings.
- **Reporting:** savings appear on every trip invoice, with a monthly statement of your running total.

EXAMPLE: \$50,000 BENCHMARK TRIP, \$41,000 OPERATOR'S PRICE	PAY AS YOU FLY	FUNDED
Service fee	\$4,500 · under the 15% cap	\$4,100 · the 10% cap
You pay, before tax	\$45,500	\$45,100
Savings toward your deficit	\$4,500	\$4,900

Illustrative, before tax, pass-through charges and MFC, rounded to the nearest \$100. Actual results depend on the aircraft, route, dates, and price available at booking.

4 Benchmark trips and CostPlus trips

A **benchmark trip** stays within the 48 contiguous states, uses an aircraft with a benchmark rate, is requested at least 48 hours before departure, has no leg on a Peak Day, and includes MFC. Every other trip is **CostPlus**: the direct-from-operator cost plus your plan's full fee (15% or 10% of the operator's price), never less than \$750. One qualifying leg makes the whole itinerary CostPlus, and status is set at the quote.

COSTPLUS TRIP	SAVINGS STILL TRACKED?
Any leg on a Peak Day (page 3). Rest of 2026: ONEflight's Peak Days, unchanged. From 2027: 35 Peak Days, plus 10 High Demand Days that may become Peak Days with 30 days' notice.	Yes , when your price is under the benchmark
Requested less than 48 hours before departure	Yes , when your price is under the benchmark
Any leg outside the 48 contiguous states	Yes , on aircraft with a benchmark rate
Turboprops, very light jets, and aircraft without a benchmark rate	No
Mechanical failure coverage declined	No

5 The benchmark

- **By category and tier.** Each aircraft category carries a Value and a Premium rate; the aircraft you book sets the tier.
- **Benchmark price** = the category rate × billable hours.
- **Billable hours** = estimated flight time for each occupied leg, rounded up to the tenth, plus 0.2 hour of taxi per leg. Fixed at booking. No per-leg minimums.
- **Daily minimum.** If a day's billable hours fall below the minimum for the aircraft (Light 1.5, Mid 2.0, Super Mid and Large 2.5, Ultra Long Range 3.0), the benchmark is calculated on the minimum.
- **Rates** are set out in TJM Schedule A (page 4). They step up 10% on January 1, 2027, with an additional forecasted increase of up to 10% for 2028, with at least 30 days' notice.
- Schedule A (page 4), the aircraft list (page 5), and the Peak Day Calendar (page 3) are attached to your Client Agreement.

6 Booking and payment

- **Requests** via the booking portal or through your Advisor.
- **Operators:** vetted FAA Part 135 certificated carriers.
- **Payment:** wire or ACH, in full before the trip; cards for incidentals only. A trip is confirmed only when paid; we cannot hold an aircraft or a price.
- **Cancellation:** the operator's terms apply, shown before you book.
- **Separate charges:** federal excise tax, de-icing, airport, and special-event fees pass through at cost; catering and ground transportation are billed at cost plus 10%. None count toward savings.

9 Next steps

Questions: flyforward@thejetmerchants.com

1 Join the info session. Invitation coming soon.

2 Meet with your Advisor to discuss the program.

3 Decide by October 31, or take no action.

Summary only. Not an offer, a solicitation of a deposit, or a binding agreement; participation requires a signed Fly Forward Client Agreement. The Jet Merchants is an independent charter brokerage and private aviation advisory firm and is not affiliated with ONEflight International. ONEflight is eligible to receive compensation only for members who enroll in the Fly Forward Program during the enrollment period. ONEflight does not sponsor, endorse, or guarantee The Jet Merchants or its services. Participation is optional. It does not require or involve the assignment, waiver, release, or reduction of any right or claim you may have against ONEflight or its bankruptcy estate, and The Jet Merchants does not assume or pay any ONEflight obligation. TJM Schedule A is a benchmark, not the rate you pay; every trip is priced from a direct-from-operator quote at booking. Any difference tracked against it is informational only, is not cash, a credit, or a refund, is not transferable, and is not a payment by or on behalf of ONEflight. Examples, cost comparisons, projections, and market averages are illustrative, depend on your travel, and are not a guarantee of any price or result, including that the tracked difference will reach your prior ONEflight deficit. Comparisons with other offers are based on common market terms, which vary by provider. The Fly Forward Program runs through January 31, 2029, or until the tracked difference reaches your documented ONEflight deficit, whichever comes first, after which members may continue with the PRIVATE CLIENT program if they choose. The Jet Merchants may verify any deficit documentation submitted. Program terms are governed by the Fly Forward Client Agreement and the TJM Master Charter Agreement and are subject to change before your agreement is signed. The Jet Merchants is not a bank and is not FDIC-insured. Funded accounts are opened in your own name at Core Bank, Member FDIC; deposits are eligible for FDIC insurance, subject to applicable limits. Unused funds are refundable as the client agreement provides. The Jet Merchants is an air charter broker and does not operate aircraft; flights are operated by FAA Part 135 certificated air carriers that exercise operational control. Mechanical failure coverage is provided by Charter Flight Support and is subject to its terms. Fly Now trips are separate from Fly Forward. This document is general information, not legal, tax, or financial advice. ONEflight is a trademark of its respective owner, used here for identification only.

ATTACHMENT · PEAK DAY CALENDAR

Peak Day Calendar, November 2026 – December 2027.

17 Peak Days in November and December 2026, carried over directly from ONEflight's Peak Day schedule, exactly as they were. 35 Peak Days and 10 High Demand Days in 2027.

● Peak Day (P): a leg departing on it makes the trip CostPlus

○ High Demand Day (HD): ordinary unless converted, with 30 days' notice

November 2026	5 P	December 2026	12 P	January 2027	3 P · 1 HD	February 2027	5 P	March 2027	4 P
S M T W T F S 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30		S M T W T F S 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31		S M T W T F S 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31		S M T W T F S 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28		S M T W T F S 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31	
April 2027	3 P · 2 HD	May 2027	3 P	June 2027		July 2027	2 HD	August 2027	
S M T W T F S 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30		S M T W T F S 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31		S M T W T F S 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30		S M T W T F S 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31		S M T W T F S 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31	
September 2027	2 P · 1 HD	October 2027	4 P · 1 HD	November 2027	5 P · 1 HD	December 2027	6 P · 2 HD	How it works A trip with any leg departing on a Peak Day is a CostPlus trip. A High Demand Day is treated as an ordinary day unless converted, with 30 days' notice.	
S M T W T F S 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30		S M T W T F S 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31		S M T W T F S 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30		S M T W T F S 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31			

Peak Days by period

PERIOD	ACTUAL DATE	PEAK DAYS	COUNT	HIGH DEMAND DAYS
2026 · ONEflight's Peak Day schedule, unchanged				
Thanksgiving	Thu Nov 26	Nov 25–29	5	—
Christmas and New Year's	Fri Dec 25	Dec 18–23, Dec 26–31	12	—
2027				
New Year's	Fri Jan 1	Jan 2, 3	2	—
CFP National Championship, Las Vegas	Mon Jan 25	Jan 24	1	Jan 25
Super Bowl LXI and Presidents' Day	Sun Feb 14, Mon Feb 15	Feb 11–15	5	—
Spring break	Mid to late March	Mar 13, 14, 20, 21	4	—
The Masters, Augusta	Thu Apr 8 – Sun Apr 11	Apr 8, 9, 11	3	Apr 7, 12
F1 Miami	Sun May 2	May 1	1	—
Memorial Day	Mon May 31	May 28, 31	2	—
Independence Day	Sun Jul 4 (obs. Mon Jul 5)	—	0	Jul 2, 5
Labor Day	Mon Sep 6	Sep 2, 6	2	Sep 3
Columbus Day	Mon Oct 11	Oct 9, 16	2	—
F1 Austin	Sun Oct 24	Oct 22, 24	2	Oct 23
F1 Las Vegas and Thanksgiving	Sat Nov 20, Thu Nov 25	Nov 20, 21, 26, 27, 28	5	Nov 24
Conference championship games	Sat Dec 4 (expected)	—	0	Dec 4
Christmas	Sat Dec 25	Dec 17, 18, 22, 23, 26, 27	6	Dec 28
2027 total			35	10 days

ATTACHMENT · TJM SCHEDULE A · EFFECTIVE NOVEMBER 1, 2026

Where the benchmark comes from.

These are not the rates you pay. TJM Schedule A is a benchmark, used only to measure and report the difference on eligible trips. The Jet Merchants is not a jet card provider and does not offer guaranteed or fixed hourly rates. Every Fly Forward trip is priced from a direct-from-operator quote at the time of booking.

TJM Schedule A is our own schedule, derived from jet card rate sources, including ONEflight's Schedule A rates, and customary market terms. Rates are grouped by aircraft category, with two tiers in each, because aircraft of the same size are not equivalent.

CATEGORY	VALUE TIER	PREMIUM TIER	DAILY MINIMUM
Light	\$7,600	\$8,600	1.5 hrs
Mid	\$8,700	\$9,800	2.0 hrs
Super Mid	\$11,300	\$12,000	2.5 hrs
Large	\$14,000	\$15,100	2.5 hrs
Ultra Long Range	\$16,900	\$18,300	3.0 hrs

Benchmark hourly rates for November 1 – December 31, 2026, before federal excise tax. Daily minimum in billable hours. Rates are rounded to the nearest \$100.

LOOKING AHEAD

2027 Rates were anticipated to increase on January 1, 2027. On this date, rates step up **10%** for the 2027 calendar year.

2028 An additional forecasted increase of up to 10% for 2028, depending on market conditions, with at least 30 days' notice.

No other rate changes during the program.

How the schedule is applied

How a trip is compared

The benchmark rate in effect on the booking date, times the trip's billable hours, is compared with the price you paid.

Billable hours

Estimated flight time for each occupied leg, rounded up to the next tenth of an hour, plus 0.2 hour of taxi time. Fixed at booking.

Daily minimum

If a day's billable hours fall below the minimum for the aircraft category, the benchmark is calculated on the minimum hours.

Tiers

Each category has a Value and a Premium tier. The aircraft in each are listed on page 5.

Always CostPlus

Turboprops, very light jets, and any aircraft not listed on this schedule.

Example

A Super Mid Value trip of 2.6 hours flight time on one leg: $2.6 + 0.2 = 2.8$ billable hours $\times \$11,300 =$ a \$31,640 benchmark.

Benchmark for tracking and information only; not a price list or rate guarantee. TJM Schedule A is part of the Fly Forward Client Agreement, which governs in full; if anything here differs, the agreement controls. Schedule A is not a statement of what ONEflight or any other provider would have charged for any trip, and it is not a quote. Trip prices depend on the aircraft, route, dates and availability at the time of booking. Terms are subject to change until a client agreement is signed.

ATTACHMENT · TJM SCHEDULE A: AIRCRAFT LIST

Which aircraft sit in which category.

The aircraft you book sets your benchmark: its category and tier decide the Schedule A rate (page 4). 97 models are on the schedule; everything else is always CostPlus.

CATEGORY	VALUE TIER	PREMIUM TIER
Light 24 models · 1.5 hr daily min.	Beechjet 400A Citation Bravo Citation CJ2 Citation Encore Citation II/ISP Citation II/IISP Citation V Ultra Falcon 10 Hawker 400 Hawker 400XP Lear 31A Lear 35A Nextant 400XT Nextant 400XTi Premier 1A	Citation CJ2+ Citation CJ3 Citation CJ3+ Citation CJ4 Citation Encore+ Lear 40XR Phenom 300 Phenom 300E Pilatus PC-24
Mid 22 models · 2.0 hr daily min.	Citation Excel Citation III Citation VII Falcon 20F Gulfstream G100 Hawker 700 Hawker 750 Hawker 800 Hawker 800XP Hawker 850XP Learjet 45XR Learjet 55 Learjet 60	Citation Latitude Citation XLS Citation XLS+ Gulfstream G150 Hawker 900XP Learjet 60XR Learjet 75 Legacy 450 Praetor 500
Super Mid 16 models · 2.5 hr daily min.	Citation Sovereign Citation X Falcon 50 Falcon 50EX Gulfstream G200 Hawker 1000 Hawker 4000	Challenger 300 Challenger 350 Challenger 3500 Citation Longitude Citation Sovereign+ Citation X+ Gulfstream G280 Legacy 500 Praetor 600
Large 20 models · 2.5 hr daily min.	Challenger 600 Challenger 601 Challenger 604 Challenger 850 Falcon 2000 Falcon 2000EX/DX Falcon 900 Falcon 900EX/DX Gulfstream III Gulfstream IV/IVSP Legacy 600	Challenger 605 Challenger 650 Falcon 2000LX/S Falcon 6X Falcon 900EX EASy Falcon 900LX Gulfstream G350 Gulfstream G450 Legacy 650
Ultra Long Range 15 models · 3.0 hr daily min.	Global 5000 Global Express Global Express XRS Gulfstream G550 Gulfstream V	Falcon 7X Falcon 8X Global 6000 Global 6500 Global 7500 Gulfstream G500 Gulfstream G600 Gulfstream G650 Gulfstream G700 Gulfstream G800

Always CostPlus

No Schedule A rate, and no savings tracked

Turboprops

15 listed

Avanti II Avanti P180 Avanti P180 EVO King Air 100 King Air 200 King Air 200GT King Air 250
 King Air 300 King Air 350 King Air 350ER King Air 360 King Air C90 King Air C90GT Pilatus PC-12
 Pilatus PC-12 NG *and any other turboprop*

Very light jets

10 listed

Citation CJ1 Citation CJ1+ Citation Jet Citation M2 Citation Mustang Eclipse 500 Eclipse 550
 HondaJet Phenom 100 Phenom 100E

Other

Cirrus Vision Jet Cessna Grand Caravan *and any aircraft not listed on this page*

Need an aircraft not on this list? For any unlisted model, the trip falls under the CostPlus pricing terms.

This list is part of TJM Schedule A in the Fly Forward Client Agreement, which governs in full; if anything here differs, the agreement controls. Aircraft availability varies; listing a model does not mean it is available for any trip.