Topstep review 2026

Verdict: use with caution. Compiled by TraderJury Editorial.

⚠**Risk warning.** Trading carries a high level of risk and may not be suitable for all investors. Past performance does not guarantee future results. TraderJury reviews are not financial advice. Read the full disclaimer →

> Topstep is a futures-only evaluation built around one Trading Combine and its proprietary TopstepX platform. The 50K reference plan has a $3,000 profit target and a $2,000 trailing Maximum Loss Limit, while funded-level payouts use a 90/10 split. It suits disciplined intraday futures traders, but the trailing drawdown, subscription-plus-activation pricing, and mandatory end-of-day close make the rules materially restrictive.

Is Topstep right for you?

✓ Best for

- [object Object]
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! Avoid if

- [object Object]
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Asset coverage

Tradable instruments per asset class.

FUTURES
✓

Trading platforms

Supported clients and automation features per platform.

PLATFORM	WIN	MAC	WEB	IOS	ANDROID	EAS	COPY	1-CLICK	INDICATORS
TopstepX	—	—	✓	—	—	✓	?	?	—

Customer support

CHANNEL	HOURS	LANGUAGES
Email	24/7	—

Score breakdown

Trust · 3.4 / 5

Topstep publishes detailed combine, payout, and prohibited-conduct rules under ProjectX Trading LLC.

The operating model is documented, but traders should understand the distinction between an evaluation, an Express Funded Account, and a live funded account.

Cost · 3.0 / 5

The 50K Combine costs $49 per month on the Standard path or $95 per month on the no-activation-fee path.

Recurring subscription charges continue until the evaluation is passed or cancelled, so time-to-pass materially affects total cost.

Payout speed · 3.7 / 5

Payout eligibility is based on qualifying trading days rather than a simple seven-day calendar cycle.

The payout policy uses a 90/10 split, a $125 minimum request, and account-specific payout caps.

Drawdown rules · 3.1 / 5

The 50K plan uses a $2,000 trailing Maximum Loss Limit that locks at the starting balance.

Traders need to model the trailing threshold, not treat it as a static four-percent buffer throughout the evaluation.

Scaling plan · 3.3 / 5

Express Funded Account buying power and contract limits scale under Topstep's published plan, with up to five active XFAs.

Scaling increases opportunity but also multiplies the operational discipline required across accounts.

Trading platform · 3.6 / 5

TopstepX is the primary platform and includes TradingView charting, risk tools, and proprietary indicators.

TopstepX is purpose-built for the programme and centralises the evaluation's risk controls.

Customer support · 4.1 / 5

Topstep publishes live-chat and email support alongside a large help centre.

Documentation coverage is strong, while service quality can still vary by issue.

Account opening · 3.1 / 5

The route starts with one Trading Combine followed by an Express Funded Account after passing.

The evaluation structure is simpler than multi-phase challenges, but the commercial path depends on the selected subscription option.

Restrictions · 2.9 / 5

Topstep is futures-only and requires all positions to be closed by 3:10 PM CT.

Cross-account hedging, coordinated trading, and other prohibited conduct can also lead to account action.

Frequently asked questions

How many stages are in the Topstep evaluation? –

One Trading Combine. Passing it leads to an Express Funded Account under the selected pricing path.

What is the 50K Trading Combine target? –

The reference 50K plan publishes a $3,000 profit target and a $2,000 trailing Maximum Loss Limit.

How much of a Topstep payout does the trader keep? –

Eligible funded-level payouts use a 90/10 split, so the trader keeps 90%.

Can Topstep positions be held overnight? –

No. Positions must be closed by 3:10 PM CT, so overnight and weekend holding are not allowed.

Which platform does Topstep use? –

TopstepX is the reviewed primary platform and includes integrated TradingView charts and programme risk controls.

▾ **Sources** (5)

1 topstep.com 2 topstep.com 3 topstep.com 4 topstep.com 5 topstep.com

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