

SUPPLEMENT

Dated March 28, 2022

to

PRIVATE PLACEMENT MEMORANDUM DATED JANUARY 18, 2022 relating to the sale of up to \$100,000 of Member Units by PFM Solutions, LLC, a Minnesota Limited Liability Company

Offer Expiration Date: May 31, 2022 (subject to extension by the Company)

This Supplement (the “Supplement”) supplements and amends certain information contained in the Private Placement Memorandum (the “Memorandum”) of PFM Solutions, LLC, (the “Company”, “We”) dated January 18, 2022 relating to the above referenced offering of Member Units and should be read in conjunction with the Memorandum. All capitalized terms used in this Supplement not otherwise defined shall have the same meanings ascribed to them in the Memorandum. THIS SUPPLEMENT SHOULD BE PERMANENTLY AFFIXED TO AND MADE A PART OF THE MEMORANDUM. ALL TERMS OF THE MEMORANDUM SHALL REMAIN IN EFFECT AND APPLY TO THIS SUPPLEMENT, INCLUDING PROVISIONS RELATED TO CONFIDENTIALITY AND DISTRIBUTION, REPRODUCTION OR REDISTRIBUTION OF THE CONTENTS OF THIS SUPPLEMENT. If you have not previously received a copy of the Memorandum and the Offering Documents, or if you would like another copy of these materials, please contact Kevin M. Murphy, CEO or Michael Schneider, CFO to request a copy.

The information contained in this Supplement shall be deemed to amend any inconsistent terms included in the Memorandum.

RECENT DEVELOPMENTS

The minimum investment through this offering is now \$5,000.00 for 12,500 Member Units. The Offering is now anticipated to terminate on or before May 31, 2022

The Company has successfully sold and placed \$6,500.00 of the Offering. Use of funds have primarily been used to pay for ongoing developmental costs and repayment of Company liabilities. There is \$93,500.00 of the Company Member Units, subject to the terms of the Offering and this Supplement, still available for purchase.

The Company has recently been in discussions with potential business partners and customers about other types of products and other sales channels not described in the Memorandum. Company research and discussions with individuals and management in the fields of Insurance Sales, Mortgage Origination and Real Estate Sales has led Company management to conclude that multiple additional revenue streams are possible through a synergistic relationship that would exist as those entities adopt the Company’s potential product lines.

The Company has received a high level of interest from a number of large enterprise financial service companies for a Student Loan Repayment product. Demand for these products has grown over the last six years. The value to the employer is as a recruiting, retention and employee satisfaction benefit. Employee response and adoption is understood by the Company to be very positive for those employees with student loans. Company adoption has been reported to be over 4% of companies offering this benefit. That is arguably close to the inflection point of the adoption curve. What has brought even more energy to the space is section 2206 of the CARES Act allowing employers to make up to \$5,250.00 in student loan payments for an employee within a year. These payments are deductible to the business and tax free to the employee. We believe we will offer a

superior product those currently available due to our planned highly automated onboarding process, provision for automated acceleration and payment of not only Student Loans, but additionally the choice of including all mortgage, auto, credit card and other debt. The outcome is the acceleration of all debt and multiples of unnecessary interest saved by employees. We believe this ease of onboarding, implementation and fulfillment can drive years of end user subscriptions and referrals. An advantage of offering this through the benefits and retirement channels is our ability to access large platforms with millions of current participants. We are currently engaged in those conversations. The Company's understanding of selling prices, costs and commissions in this space indicate that we should be able to earn in excess of \$1.00 Per Employee Per Month ("PEPM") in this product group.

Other than as described above, there has not been any change to the material information contained in the Offering or in the terms of the Offering.