

PFM Solutions LLC *dba* MoneyAbility®



*Automating “Debt Snowballing”
to help over 60 million Americans
become totally debt free in 1/2 to
2/3 the typical time while providing
for a more fulfilling life and fully
funded retirement.*

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MoneyAbility[®]



- Over 50 Million Americans Owe \$14.6 Trillion of Student Loan, Credit Card, Auto, Mortgage, and Personal Debt¹
- MoneyAbility's patented BilLogicsm can simplify and automate millions of people's ability to pay off all their debt, including their home mortgage, in 1/2 to 2/3 the typical time, paying the same total monthly payment they are paying today.
- The Company projects to earn over \$10 million of EBITDA per million individual customers with our annual recurring revenue SAAS platform.

¹ See Footnotes, Slide 4

Snapshot of Debt in America

	Borrowers	Average Personal Debt	National
 Student Loans ¹	47 Million	\$38,792	\$1.73 ⁶ Trillion
 Mortgage ²	56.1 Million	\$208,185	\$10.3 Trillion
 Auto Loans ³	68.9 Million	\$19,865	\$1.37 Trillion
 Credit Cards ^{4,5}	122.7 Million	\$7,413	\$910 Billion

Average Household Debt: \$274,255

¹ <https://www.investopedia.com/student-loan-debt-2019-statistics-and-outlook-4772007>

² <https://www.experian.com/blogs/ask-experian/how-much-americans-owe-on-their-mortgages-in-every-state/>

³ <https://www.experian.com/blogs/ask-experian/research/auto-loan-debt-study/>

⁴ <https://www.experian.com/blogs/insights/2021/09/state-of-credit-2021/>

⁵ Includes retail card debt

⁶ <https://www.cnbc.com/2021/09/09/america-has-1point73-trillion-in-student-debt-borrowers-from-these-states-owe-the-most.html>



Welcome to BilLogicSM

BilLogicSM is our patented technology that automates the “Debt Snowballing” payment method to pay off all debts faster.

When one debt is paid off, our technologies capture that payment amount, and automatically apply it to the next prioritized debt’s payment.

BilLogicSM continues this process until all debt is paid, using the same starting, total monthly payment to deliver Total Debt Freedom, often in one half to two thirds the typical time.

Automated. Simple.

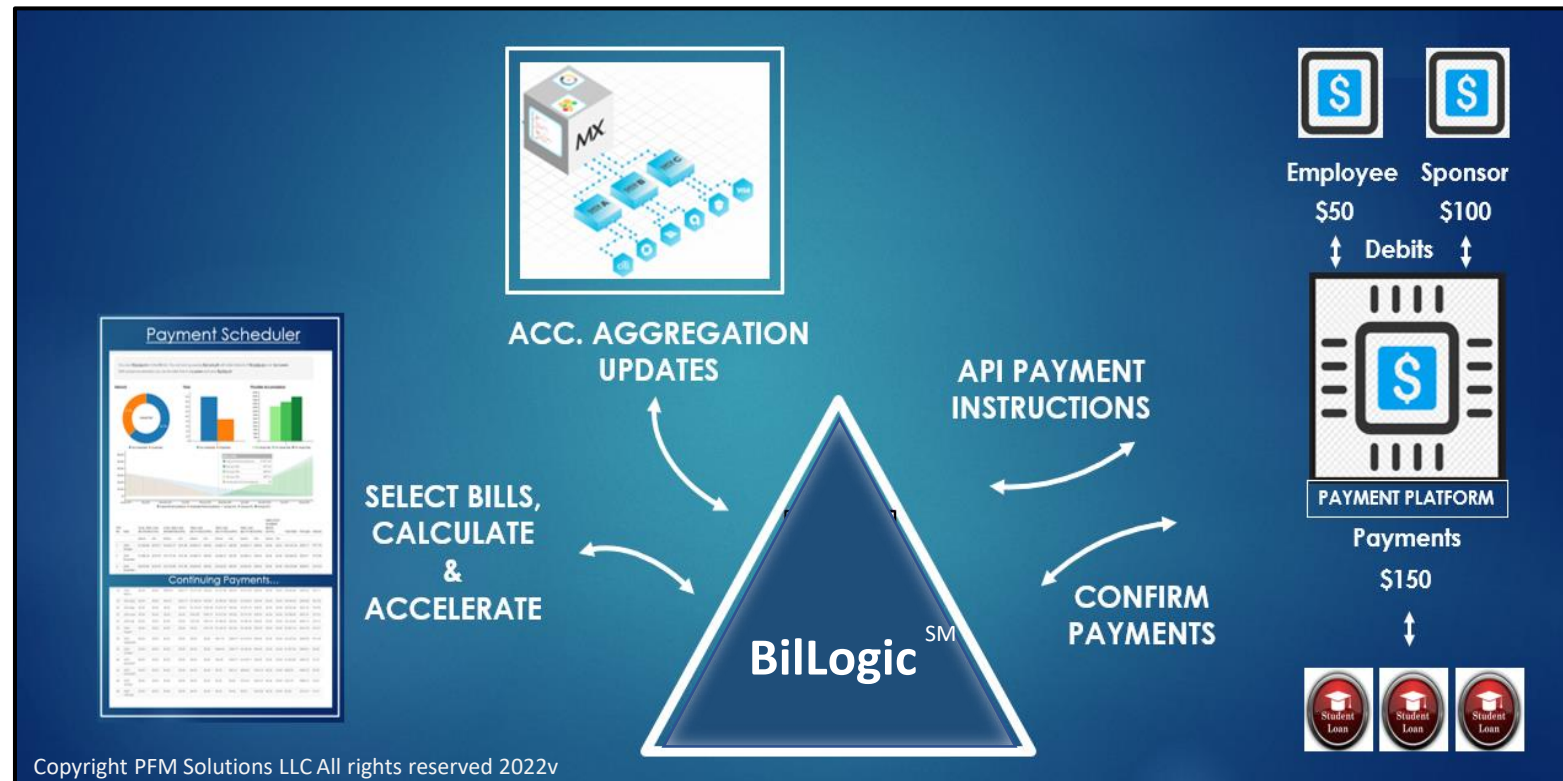
Enter account and debt information, hit a button, and BilLogicSM does all the work.

Debt Free in 1/2 to 2/3 the time*.

Saves years of payments, thousands of \$\$ in interest that could be used for necessities, savings, wealth building.

Automation is the key. Patented, scalable onboarding, and automated payments help drive adoption & success.

* Results will vary



MoneyAbility® How We Plan To Make Money

Go To Markets & Branding	Markets and Business Models	Marketing Channels
<p>Direct to Consumer: B2C MoneyAbility® Branded</p>	<ul style="list-style-type: none"> • 47 Million Student Loan Borrowers • Retail \$9.95/month of Recurring Revenue • MoneyAbility Branded B2B Rev. Share 	<ul style="list-style-type: none"> • B2C - Social Media • B2B - Affinity, Colleges & Universities, Pundits, Other
<p>Business to Business to Consumer: B2B2C Dual Private Branded Go-To Markets:</p> <ul style="list-style-type: none"> 1 - Real Estate & Fin. Professionals 2 - Banks, CUs, Mortgage and Financial Firms 	<p>Over 1 Million Financial Prof. target market</p> <ul style="list-style-type: none"> • \$995 Initial Site License Fee • \$19.95/month Hosting Fees • End-User Subscriptions @ \$9.95/month • Over 4,000 Banks & 5,000 Credit Unions • 1,000s of Mtg., Ins., Securities Firms • \$3K to \$50K Site License, Seat Licenses, Monthly Hosting + End Users 	<ul style="list-style-type: none"> • B2B2C Sale of Private Branded Sites to Mortgage Loan Officers, Real Estate Agents, Insurance Agents, Financial Advisors, Tax Planners. • B2B2C Sale of Private Branded Sites to local, regional, national FIs, Companies & Firms
<p>Worksite Marketing: B2E MoneyAbility® Direct & Private Branded B2E: Business to Business to Employee Financial Wellness & Employer Assisted Student Loan Repayment Plans</p>	<ul style="list-style-type: none"> • 80 Million Employees • Thousands of Employers/Plans • Employer Assisted Student Loan Repayment Plans: \$5 - \$7/Employee/Mo. • + Employer Setup and Fin. Education Fees 	<ul style="list-style-type: none"> • Employee Benefits, Record Keepers, HR/Payroll, Providers • Financial Wellness Firms • Platform Partners • Employers/Plans/Sponsors

Projecting over \$10 Million of EBITDA/Million Subscribers

Our MoneyAbility® Team:

Kevin Murphy / Founder & Chief Executive Officer of PFM Solutions and MoneyAbility technology platform. Kevin invented the patented property assigned to the Company and guides the implementation of the PFM business and technology vision. + 20 yrs. Construction Industry Distribution, and over 10 years in mortgage, and fintech. Kevin attended the University of Minnesota Carlson School of Business.

Michael Schneider / Chief Financial Officer Mike is a licensed CPA, and JD with over 20 years of experience assisting clients with technical accounting issues, operational metrics, SEC reporting and interim CFO support for businesses ranging from start-up private entities in the medical device, technology and private education sectors. Held key financial positions including a technology firm with revenue growth from \$25 million to \$300 million over a two-year period. Mike graduated from St. John's University (MN) and Hamline University School of Law.

Andrew Noble / Vice President- Real Estate Andy is experienced in residential, multi-family, commercial real estate and financial services. His experience includes roles with responsibility for sales growth, recruiting, training, managing, and helping grow the careers of affiliated licensed real estate agents. Andy attended Indiana University and holds an MBA, and MPPA.

Shane Paskey / Vice President- Insurance Shane's insurance career spans over 15 years as a Registered Representative with Horace Mann Insurance. Shane launched his independent insurance agency, North Star Insurance Group, in 2012. He's bought and sold multiple agencies across Minnesota. Shane attended the University of Hawaii and graduated in Business and Marketing from the University of Minnesota-Twin Cities.

Mike Stumvoll / VP Business Development Joining the Company, Mike brings extensive career including commercial construction, enterprise sales for a large Telco, enterprise sales and channel development with Cisco Systems, Consulting, multiple startup experiences including an energy beverage company. He attended St. John's University (MN)

Chris Shedd / Vice President - Mortgage Services Chris brings 20 years of experience in the mortgage industry in roles from Loan Origination to President of a multi-state mortgage company with over \$700 million of annual mortgage origination volume. Chris attended the University of Minnesota Carlson School of Business

Matt Brown / VP Real Estate Professional Development Currently a Productivity Director for a local real estate office, Matt is actively engaged in the training and development of real estate agents. He is helping the company to pilot real estate use of our Sole Proprietor private branded websites built for real estate and financial professional use.

MoneyAbility®



Financial Projections

\$000's	Yr 1	Yr 2	Yr 3	Yr 4	Yr 5
Total Revenue	\$ 268	\$ 11,412	\$ 46,093	\$ 109,825	\$ 197,826
Gross Margin	\$ (188)	\$ 7,090	\$ 31,600	\$ 79,838	\$ 147,686
Gross Margin %	-70.1%	62.1%	68.6%	72.7%	74.7%
EBITDA	\$ (1,618)	\$ (1,265)	\$ 8,815	\$ 37,537	\$ 82,573
Net Income (Loss)	\$ (1,121)	\$ (927)	\$ 5,698	\$ 24,080	\$ 53,163
Period End Subscribers (000's)	6	176	651	1,437	2,501

Financial projections, are forward looking and as stated here and within other Disclaimers included herein, are based upon assumptions and events that may or may not be accurate or will occur now or in the future. The information and Financial projections are not necessarily indicative of future results. Actual results may be significantly higher or lower than projected.

Exit Strategy:

The Company is focused on a liquidity event in 30 to 42 months from this funding date. Transaction/Structure may include, but is not limited to Reverse Merger, IPO, Merger, or Sale to a large technology, banking, financial service, private equity or other firm.



Total Offering Amount: \$100,000

Securities Offered: 250,000 Units @ \$.40 per Unit

Purpose of Offering: Prepare for Spring 2022 Offering

Estimated at \$1.5 to \$2.5 Million

Estimated Source and Use of Funds

Source of Funds:

Investment:	\$100,000
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Use of Funds:

Technology & Bus. Dev:	\$23,000
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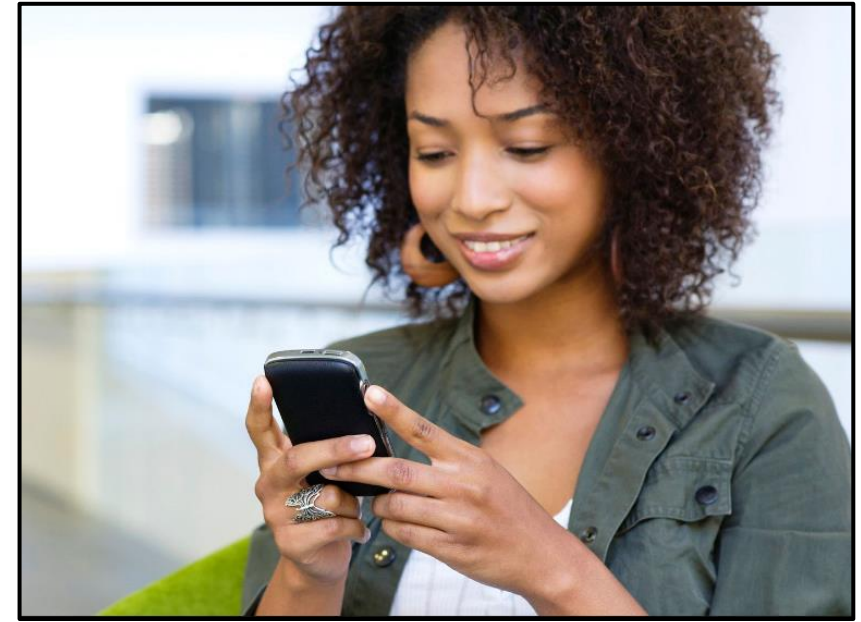
Prof. Fees -conversion to "C" Corp:	\$46,000
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Gen. Operations & Working Capital:	<u>\$31,000</u>
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TOTAL:	\$100,000
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For more information on PFM Solutions LLC dba MoneyAbility, please contact Kevin Murphy at:

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