



Company Profile

PFM Solutions LLC
 12800 Whitewater Dr. Suite100
 Mtka. MN Founded: 2015
 Industry: Business Software & Services:
 Status: pre-revenue start-up
 Website: www.moneyability.com

Team

Kevin Murphy, Founder & CEO
 10+ years FSI, Mtg. & Fintech Experience
 Invented Patented Dynamic Financial
 Liability Management

Michael Schneider, CFO
 20+ Years of CPA and consulting
 Operational and cost accounting
 Public and private financial reporting

Shane Paskey, VP Insurance Sector

Christopher Shedd, VP Mortgage Sector

Andy Noble, VP Real Estate Sector

Mike Stumvoll, VP Bus. Dev.

Matt Brown VP RE & Fin. Prof. Dev.

Advisors

Dinesh Sheth, Founder CEO Green Circle
 Health & Former Founder CEO uMonitor
Frank B. Bennett, Shareholder
 Fredrikson & Byron PA

IP and Milestones

First patent Issued March 20, 2012
 Second patent issued Feb. 5, 2013
 Developed and deployed single sign on
 Appl. Substantially designed V. 3.0

Funding Needs:

Open Bridge Offering: \$100,000
 Future Offering: \$1.5 to 2.5 million

Contact

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MoneyAbility®

Automated Student Loan Repayment Benefits and Debt Solutions

Problem

Consumers are burdened by unprecedented levels of unsecured student loans, revolving, and credit card debt. Consumer debt is delaying or preventing household formation, career development, and funding retirement.

Solution

The MoneyAbility® Personal Financial Management platform, helps individuals accelerate debt reduction, grow wealth, and track cash flow in one place. Our patented, fully automated process analyzes all student loan, credit card, mortgage, and auto debts, produces an accelerated payment schedule, and pays the bills.

Market

Our targeted end user market of over 47 million student borrowers included in the over 80 million employees accessed directly, or through workplace marketing.

Student loan borrower: Our primary Business to consumer demographic consists of millennials (ages 20-35) with student loans to payoff.

Worksite Benefit Offering: There are approximately 151 million non-farm workers in the United States as of July 2019.

Financial Services Offering: We plan to market to the over 5,000 financial institutions, and over 1 million individual financial professionals in the non-bank and credit union channels.

Competitive Advantage

Our advantages are: credit report automated onboarding and information loading; patent protected process that automates both the payment and snowballing process; and holistic liability management and debt acceleration solutions.

	Gradifi	Peanut Butter	Tuition.io	MoneyAbility
Empl. Stud. Loan Pmt.	✓	✓	✓	✓ planned
Budget & Exp. Track				✓ live
Cred. Report Onboard				✓ (Patent Protected)
Auto Debt Acceleration				✓ (Patent Protected)
Mortgage, Liab. Mgmt				✓ (Patent Protected)
Fin. Lit. & Education	✓	✓	✓	✓ planned

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
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.

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