



MONEYABILITY™
by PFM Solutions

**GENERAL ANNOUNCEMENT OF PROPOSED JANUARY 18, 2022 OFFERING
BY
PFM SOLUTIONS, LLC
A MINNESOTA LIMITED LIABILITY COMPANY**

January 18, 2022

THE SECURITIES REFERRED TO IN THIS GENERAL ANNOUNCEMENT MAY BE SOLD ONLY TO ACCREDITED INVESTORS, WHICH FOR NATURAL PERSONS, ARE INVESTORS WHO MEET CERTAIN MINIMUM ANNUAL INCOME OR NET WORTH THRESHOLDS. SUCH SECURITIES ARE BEING OFFERED IN RELIANCE ON AN EXEMPTION FROM THE REGISTRATION REQUIREMENTS OF THE SECURITIES ACT AND ARE NOT REQUIRED TO COMPLY WITH SPECIFIC DISCLOSURE REQUIREMENTS THAT APPLY TO REGISTRATION UNDER THE SECURITIES ACT. THE COMMISSION HAS NOT PASSED UPON THE MERITS OF OR GIVEN ITS APPROVAL TO THE SECURITIES, THE TERMS OF THE OFFERING, OR THE ACCURACY OR COMPLETENESS OF ANY OFFERING MATERIALS. THE SECURITIES ARE SUBJECT TO LEGAL RESTRICTIONS ON TRANSFER AND RESALE AND INVESTORS SHOULD NOT ASSUME THAT THEY WILL BE ABLE TO RESELL THEIR SECURITIES. INVESTING IN SECURITIES INVOLVES RISK, AND INVESTORS SHOULD BE ABLE TO BEAR THE LOSS OF THEIR INVESTMENT.

- Issuer:** PFM Solutions, LLC, (the “Company” or “PFM”), is a Minnesota limited liability company formed on May 27, 2015.
- Location of Issuer:** The Company is located at 12800 Whitewater Drive, Suite 100, Minnetonka, Minnesota 55343.
- Investors:** “Accredited Investors” as defined by Rule 501(a) of Regulation D under the Securities Act of 1933, as amended.
- Aggregate Offering:** \$100,000
- Minimum Investment:** \$20,000
- Security:** 250,000 Member Units at \$0.40 per unit
- Intended Use of Proceeds:** The Company intends to use the proceeds of this Offering for Technology Development, Marketing, Business Form Transition, General Administration and Working Capital.
- Business of Issuer:** PFM Solutions, LLC has a SaaS platform, currently in development, to provide a patented, technology platform to automate accelerated debt payoff by prioritizing interest-bearing debt payments, and then automating payment of the debts. Many of the 47 million existing student loan debtors¹ will be able to pay off their loans in approximately half to two thirds of the typical scheduled time. This outcome is accomplished while paying the same total aggregate monthly payment amount
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over the term of their program as they are paying today. They can save them thousands of dollars of unnecessary interest. Similarly, homeowners with mortgage, student loan, auto and credit card debt can also realize significant savings paying the same aggregate monthly payment amount over the term of all interest-bearing debt. Once again, this will allow the homeowner to pay off their existing interest-bearing debt, including their home mortgage, in approximately half to two thirds the originally scheduled time period.

PFM Solutions, LLC has established important strategic vendor relationships. One is with our account aggregation and digital money management provider with over 1,700 bank, credit union and fintech clients. The Company is planning to extend our product offering to include Employee Assisted Student Loan Repayment Programs, (“SLRP”) and financial wellness. This fast-growing SLRP product sector has grown from 4% to 17% of employers now offering this benefit in the last year and projected to grow to 31%.² We plan to be the first to offer a private branded version SLRP with our patented BilLogicsm automated debt accelerating payment solution through employee benefits and retirement platforms. Banks and Credit Unions are planned to benefit by increasing new customer acquisition, cross selling revenues and retention of delighted customers. SLRP can further increase and scale new customer acquisition for MoneyAbility and its distribution licensed partners in the banking, mortgage, real estate, insurance, financial service, payroll, employee benefits and retirement plan industries. We plan to then help them expand those customer relationships with customer friendly cross selling opportunities, thereby growing our value proposition to our distribution partners.

Milestones and IP of the Company thus far include:

- Patent No. 8.140.431 issued March 20, 2012
- Patent No. 8.370.256 issued February 6, 2013
- Developed and deployed version 2.0
- Enterprise Strategic Marketing Relationships
- Designing version 3.0

Additional Information: For more complete information about the Company and to view the Offering and Subscription Documents for the Notes, please contact Kevin Murphy, President of PFM Solutions, LLC, 12800 Whitewater Drive, Suite 100, Minnetonka, Minnesota 55343; (612) 819-8787, email: kevin.m@moneyability.com

This general announcement and its contents are for informational purposes only and are not an offer to sell or a solicitation of an offer to buy any securities in any company, and may not be relied upon in connection with the purchase or sale of any security. This general announcement is intended for an indication of interest only, and is non-binding on the parties pending execution of a definitive agreement. Securities, if offered by the Company, will only be available to parties who are “Accredited Investors” (as defined in Rule 506 promulgated pursuant to the Securities Act of 1933, as amended) and who are interested in investing in the Company on their own behalf. Any offering or solicitation will be made by the Company only to qualified prospective investors pursuant to a confidential private placement memorandum, and the subscription documents, all of which should be read in their entirety by the proposed investor.

¹Hanson, Melanie. EducationData.org, November 17,2021 “Student Loan Debt Statistics”; <https://educationdata.org/student-loan-debt-statistics>

²Helhoski, Anna, August 7, 2019, Nerdwallet: *Companies “That Offer Employer Student Loan Repayment”*

³<https://www.cnbc.com/2021/11/09/more-companies-offer-tuition-assistance-student-loan-repayment.html>