



[First Name],
You're **pre-qualified** for big savings.*

[vanityurl.com]

Personal code: [XXXXXXXXXX]
Offer expires on: [Month XX, XXXX]

[FirstName LastName]
[Address Line 1]
[Address Line 2]
[City] [State] [Zip + 4]



Want to be debt-free? Call [XXX-XXX-XXXX]

**CURRENT DEBT
BALANCE:**

[\$X,XXX.00]

**EST. SAVINGS WITH
Beyond Finance*:**

Up to

[\$X,XXX.00]

EST. APR†:

As low as

5.99%

CALL

[XXX-XXX-XXXX]

Para Español, presione "2"

Dear [First Name],

At Beyond Finance, your needs are our top priority.

Staying true to our mission to help families get out of debt, I'm thrilled to announce that Beyond Finance can now offer you **competitive loan options** through a vast network of lenders.† No matter what your situation is, we have a solution.

We work hard to deliver the best possible debt relief options for your individual situation. You can expect:

- ✓ A program that's personalized for you
- ✓ One low monthly payment
- ✓ Competitive terms / no upfront fees
- ✓ Be debt-free in as few as 12 months**

You're one of a select few who are pre-qualified.‡ Don't wait. Let our consultants help determine the best option for you.

Call now at [XXX.XXX.XXXX].

Sincerely,

Shane Ross
Chief Operating Officer

See reverse side for important program disclosures.



* You've been pre-qualified for a debt relief program through Beyond Finance, which charges you no fees until your debt is reduced.

** Certain types of debts are not eligible for the offered program; this includes secured debts, medical debts and student loans.

† Beyond Finance is not a lender, creditor, or debt collector. This is a prescreened solicitation for debt settlement services with an invitation to apply for a loan through a partner company.

You can choose to stop receiving "prescreened" offers of credit from this and other companies by calling toll-free 1-888-567-8688. See PRESCREEN & OPT-OUT NOTICE on the other side for more information about prescreened offers.

Get started on your DEBT-FREE life today!*

Get a fast, free, no-obligation consultation
and discover how much you can save.

Call
[XXX-XXX-XXXX]

Personal Code
[XXXXXXXXXX]

Visit
[vanityurl.com/xxxxxx]

M-Th: 8 a.m. to 9 p.m. ET
Fri: 8 a.m. to 7 p.m. ET
Sat: 10 a.m. to 6 p.m. ET



**This is a communication from Beyond Finance, Inc. Beyond Finance, Inc. Beyond Finance clients who make all monthly program payments pay approximately 73% to 75% of enrolled debt (including fees) by the time they complete the program. Program lengths range from 12 to 48 months. Not all clients complete the program. Estimates are based on prior results and may not match your results. We cannot guarantee that your debts will be resolved for a specific amount or percentage or within a specific timeframe. Estimated savings based on an assumed interest rate of 16.41% making only minimum monthly payments.*

Certain types of debts are not eligible for enrollment (e.g., secured debts, student loans, and medical debts). Some creditors are not eligible for enrollment because they do not negotiate with debt settlement companies. We do not assume your debts, make monthly payments to creditors, or provide tax, bankruptcy, accounting, or legal advice or credit repair services.

The use of debt settlement services will likely adversely affect your credit. You may be subject to collections or lawsuit by creditors or collectors. Your outstanding debts may increase from the accrual of fees and interest.

Read and understand all program materials before enrolling.

*Beyond Finance is not a lender, creditor, or debt collector. This is a prescreened solicitation for debt settlement services with an invitation to apply for a loan through a partner company. Annual Percentage Rates (APR) provided by partner company range from 5.99% to 35.99%. Debt settlement is not available in all states, and fees may vary by state.

PRESCREEN & OPT-OUT NOTICE: This "prescreened" offer of credit is based on information in your credit report indicating that you meet certain criteria. This offer is not guaranteed if you do not meet our criteria. If you do not want to receive prescreened offers of credit from this and other companies, call TransUnion at 1-888-567-8688, visit the website at www.optoutprescreen.com, or write TransUnion Opt Out Request, PO Box 505, Woodlyn, PA 19094-0505.