



SIMPLE PATH

— FINANCIAL —



Forbes

YAHOO!
FINANCE



TheStreet



Inc.
500



It's December 31, 2019, and the past 3 years have been filled with an enormous amount of growth. Simple Path Financial is now the parent company of Rescue One Financial and Personal Lending Group. The following is an overview of our company as it stands in 2019.

WHO WE ARE

Simple Path Financial is a full-service financial institution that helps change people's lives. We're the household name when it comes to debt resolution. We are the most well-known and well-respected company in our industry in the United States.

We offer debt resolution plans, consumer loans, student loan refinancing, and tax resolution.

We're featured in the News and in major publications as the "go-to" for debt resolution. We're helping America get out of debt.

We're doing this by focusing on the average person. We are the preeminent company in the industry that is focusing on people that have large amounts of debt (as opposed to focusing on the affluent people who have a lot of money).

Due to our client-first business model and our amazing employees who go above and beyond for our clients, we have created a reputation where people know they can trust us and know that we have our clients' best interests at heart. Because of our highly effective marketing and positioning strategies that have put us top of mind to the average American, we're the go-to resource in the industry when it comes to consumer debt and the average consumer's view of the economy. Others in the industry know that we work with such a high volume of consumers, so we have naturally become known as the leading experts in this area.

Many of us have been in our clients' shoes before. We've been in debt, and we know it's not easy. It can be a messy process, but we stand beside our clients, educate them on the facts, and help them navigate the complicated system to the best of their advantage.



WHO WE SERVE

We serve the everyday American who is buried in debt. We remove the complexity of the system by educating people, giving them options, and helping them with the decision-making process.

Our clients come to us in financial distress. We paint a better financial picture for them, remove the stress, and help them sleep soundly at night.

After working with us, people are much better off financially than when they started. They are able to focus on putting their kids through college, saving for retirement, and

going on vacations. They have the ability to stop living paycheck-to-paycheck in order to make their monthly debt payments, and are given the opportunity for a more fruitful life.

Not only are we educating the average American, but we're empowering them to take back control of their financial situation.

Simple Path Financial is leaving behind a legacy of financial freedom and personal empowerment by giving our clients, and all of America, the chance to change their future.

THE HEADQUARTERS



When you walk into the office, the first thing you see is a wide open trading floor that has a Goldman Sachs or Wall Street type of feel. It's an open atmosphere with bright light shining in. When you look around you can feel the hustle and bustle of hard work being done and sales being made.

You can hear the phones ringing, the conversations with clients, the chatter of sales teams talking with one another. There are no offices and no doors, so everyone can easily communicate with each other.

Our teams are separated by pods, so that everyone is within reach of who they need to talk to. (The floor is so big that if they weren't placed in desk pods, it would take a few minutes to walk around and find the right person's desk.) One thing you notice right away is that it doesn't look like a traditional financial company. It's not old and stuffy like an old-timey bank. Instead, there are exposed beams and pipes. It appears trendy and cool, and looks more like a modern technology company than a financial services company.



As you look around, you might see a few employees in one of the conference rooms having a meeting, or maybe someone that is heading to the gym during the day because he knows he'll be back to enter numbers in the evening. Everyone has a smile on their face, and you can tell that they are where they're meant to be. They feel confident, comfortable, and secure in their position with Simple Path Financial, because they align with our core values and our mission to help America get out of debt.





THE DIVISIONS

Simple Path Financial now has four Divisions: Debt Settlement, Unsecured Loans, Tax Resolution, and Student Loan Refinancing.

The Debt Settlement Division has **250 salespeople**, or Financial Consultants. They enroll **4,000 clients** per month in total, bringing in **\$6 million per month in revenue**. All of our Financial Consultants are in-house and work in the same building.

Of these 250 people, 50 of them are total rockstars. These 50 people alone bring in 30 deals per month, which equals **\$200,000** in revenue per month, EACH.

They are super organized, are good with technology, have the ability to get a yes or no answer very quickly, and are efficient in the systems our company has in place.

The Unsecured Loans Division has 50 salespeople, or Loan Agents. They are bringing in 2,000 loans per month, and each loan averages around **\$24,000**. This equates to **\$48 million** in total loan funding. And \$1.4 million of the total revenue comes from loan origination fees, plus interest earned on money lent

The Tax Resolution Division has 50 sales people, or Tax Consultants. Each client averages about **\$15,000 in unpaid tax obligations**, and the team is enrolling 350 new per month. This brings in **\$250,000 per month** in revenue.

The Student Loan Refinancing Division also has 50 Loan Agents. They enroll **2,000 clients per month**, which results in \$100 million per month in total loans refinanced. This brings in **\$450,000 per month** in total

FINANCES

Our revenue has reached \$100 Million this year. We're no longer brokering out to different institutions, but instead providing all of the lending money ourselves. Our entire operation is in-house.

MEDIA

Simple Path Financial is quoted and interviewed in at least 3-5 publications per month. Not only are we the household name for debt resolution, but we're also a resource for other financial institutions for how consumers are feeling overall in the economy and how they are viewing the economy as a whole. In the past 3 years we've been listed or featured in the Wall Street Journal, Forbes 500, CNBC, Yahoo, Orange County's Greatest Place To Work, Inc 500, Wall Street Journal Fastest Growing Companies, and more.

We have such a strong presence in the media that people graduating from Harvard and Stanford and other high-caliber institutions are clammering to work for us.

MARKETING

In the past 3 years, we've seen huge success in diversifying our marketing efforts. Not only are we still seeing results from our direct mail campaigns, but we've also seen massive results after focusing our efforts on television, satellite radio, and creating a strong online presence.

We have tons of good reviews on the most popular review sites online. We also have a large list of followers on the biggest social media platforms including Facebook, Twitter, and LinkedIn.

Our team is writing a lot of educational content that drives more people to our website and services. We educate the public and show them that we truly care.

We're quoted in popular online financial publications (Including Yahoo! Finance, Street.com, CNBC, and Forbes Finance section), which gets our name out there in the average consumer's mind. People know that we are the go-to in our space.

THE TEAM

We now have 450 total employees, all in one location. Our salespeople are separated into their different divisions, as previously mentioned, each with managers and executives overseeing.

The infrastructure of our team has many more layers, now. There are more C-Level employees (another CFO, CEO, COO, and CRO). These executives all have some type of finance background (either from Wall Street, Private Equity, Credit background, etc.) and MBA's from prestigious universities.

The new CEO is very charismatic, loves coming in every day, loves leading the troops, and is a fantastic public speaker. He inspires the team through his shining leadership, and doesn't mind speaking to large groups, as needed, to help make a sale or create a new partnership with another organization.

The CFO and COO are more on the number-crunching side. They watch the bottom line, looking at every segment of the business. They're less people oriented, but excel in getting our company see massive financial growth.

CONSCIOUS CAPITALISTS

By always doing right by our clients, we can assure ourselves and our clientele financial freedom.

1

CORE VALUES

2

WE
WORK
HARD
AND
PLAY
HARDER.

3

WE
RESPECT
EACH
OTHER
AND
OUR CLIENTS.

4

TRUST,
HONESTY,
AND
INTEGRITY
ARE OUR
HIGHEST
VALUES.

WE BELIEVE
IN DOING
WHAT
YOU SAY,
FINISHING
WHAT
YOU START.

5

THE CULTURE

Our reputation draws employees in, but our culture is what makes them want to stay. Our motto is “Work Hard, Play Harder.”

Yes, we are focused on growth and numbers, but we’re also human. And we make sure our team knows that we think of them as more than just another number.

Our employees feel like they have the leeway to come and go and have a health work-life balance. They know that they can hit the gym or go run errands in the middle of the day, because many of them will be back later to continue enrollments. As long as they get their work done on time, they aren’t going to be penalized for their work schedule.

We are concerned with each individual employee’s overall quality of life. They’re putting in a lot of hours, but they’re also having a lot of fun.

The Simple Path Financial employees enjoy coming to work each day. They wake up and feel excitement for the day. They feel confident that they are making a difference in people’s lives. They know that when they get to work, they are in control of their day; their executives and managers do not micromanage the hell out of them.

A big part of the overall quality of life of an employee is their big, overarching goals in life - whether that be fitness, finances, career, etc. We ask them how they want to better their life, what they’re going to do about it, and how our team can support them in that. We help them create a plan, and have someone keeping track and holding them accountable to it.

A wonderful addition to our company culture (that our employees have loved!) over the past three years are our Sales Contests. We have 3-month sprints where consultants are incentivized to hit their numbers in order to qualify for trips and vacations. These trips are ALL inclusive. We provide their travel, hotel, food, spending money, the whole shebang. Places we’ve sent employees to in the past include Las Vegas, Catalina, Mexico, Ski Resorts, Snowmobiling, etc.

We’ve also put together an Annual Corporate Retreat. This is 3-4 days long and involves the entire company. Some of our past retreats have included entire weekends golfing, spa treatments, and more.

We value our team and they can feel it every day.

