

Exhibit A

**You gave it your all
to get your degree.**

**Now save some
money on it.**

**Average lifetime savings:
\$18,936.**

GET STARTED >



SoFi Lending Corp. NMLS #1121636. See sofi.com/eligibility for details.

Exhibit B

Refi your Student Loans today

Members save an average of \$19k



FIND MY RATE >

SoFi Lending Corp. NMLS #1121636. See SoFi.com/eligibility for details.

Exhibit C

Refinancing
student loans
saves \$22,359
on average.

FIND YOUR RATE >



Loans originated by
SoFi Lending Corp. CFL #6054612
Terms and conditions apply see
[SoFi.com/legal](https://sofi.com/legal)

Exhibit D

Start saving on your student loans.

Average monthly savings:
\$292.

FINISH YOUR APP >



SoFi Lending Corp. NMLS #1121636. See sofi.com/eligibility for details.

Exhibit E

Saving our
members an average
of \$316/month.

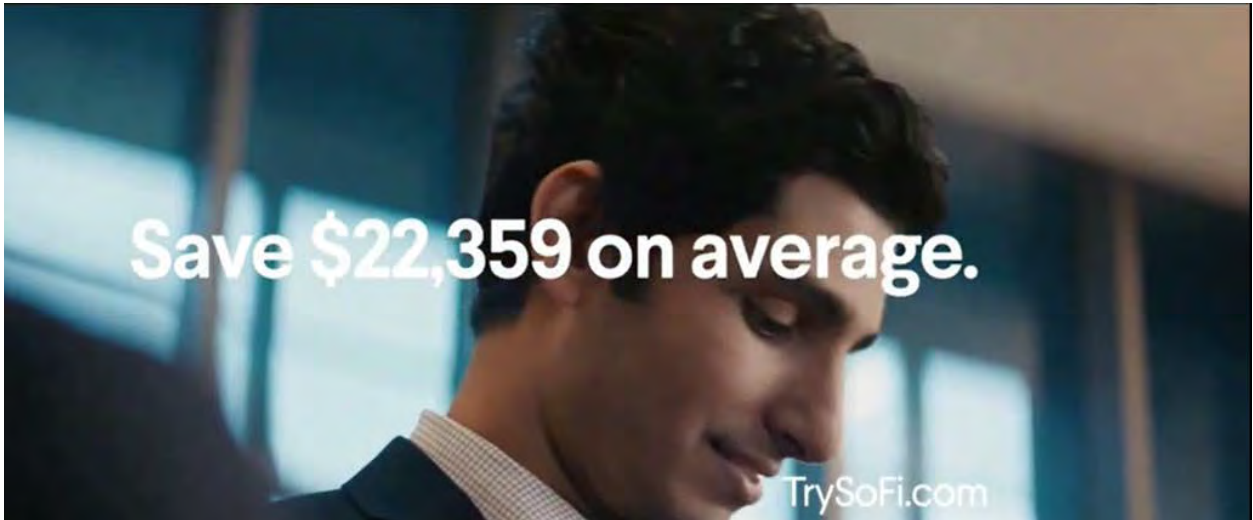
FIND MY RATE



Proud Partner of the Florida Gators

SoFi Lending Corp. NMLS 38972838. Terms and conditions apply at sofi.com/lens

Exhibit F



Save \$22,359 on average.

[TrySoFi.com](https://www.TrySoFi.com)

Exhibit G



PRSRT STD
U.S. POSTAGE
PAID
CAROL STREAM, IL
PERMIT NO. 35

Refinance student loans with lower rates!

Variable Rates
as low as

2.14%

APR*

Fixed Rates as low as 3.50% APR*

*With AutoPay; see details inside.

0416-SL-OE-A

MERKLE	Job Name: 0416_SL_OE_A Description: SLR April OE A Modification: February 26, 2016 1:52 PM					Prints: 3/0 (RRD_FG0222 (SoFi Navy), Black, RRD_FG0230 (SoFi Light Blue)) Size: #10 - 11" x 9.1523" (Flat) 4.125" x 9.5" (Finished) Stock: 70# Gloss Window Size: 4.25"x .375" FL: .625" FB: .625"
	Release Date	Acct.	Writer	Creative	Studio K. Condron	

8.375"

3.5"



About SoFi

You'll enjoy savings as a customer and even more as a member of the SoFi community!

- SoFi has already refinanced **over \$8 billion** in federal and private student loan debt.
- If you become unemployed, you may be eligible for deferred payments or job search assistance.*
- Access to our career support center that includes interview coaching, resume review, and negotiating tactics.*
- We even enable qualified entrepreneurs to start new companies while deferring payments for 6 months.*
- There's no catch. SoFi loans have no fees and no pre-payment penalties.

*Please see SoFi.com for terms and conditions. Unemployment benefits are offered in three-month increments and capped at 12 months, in aggregate, over the life of the loan.

Refinance your student loans and start saving today at SoFi.com/XXXXXXXXXX

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SLIT & NEST

SLIT & NEST



Reduce the Cost of Your Student Debt

Refinance, make one monthly payment, save thousands

Apply online at SoFi.com/XXXXXXXXXX

Confirmation #: **S0416X-<12345678>**

Limited-time offer ends **XX/XX/XXXX**

3.75"

Firstname Lastname
12345 Any Street
Any City, ST 12345-1234



Dear **XXXXX**,

Have you seen what many financial experts are saying about student loans like yours? You can save money by refinancing — and enjoy the convenience of combining your student loans into one low monthly payment. **Plus, you're already pre-selected for a loan.**

Apply in less than two minutes. Save thousands.

You can choose to reduce your monthly payment now or save more money over the long term, and sometimes accomplish both, depending on your debt. **There are no application or origination fees and no pre-payment penalties.**

How much can you save?

SoFi customers average over \$18,936[^] in savings during the lifetime of their loan by refinancing. That's cash in your pocket — available for investing, vacations, buying a home, whatever.

We refinance both federal and private student loans. Apply today!

SoFi is not "too good to be true." We reduce student loan costs for thousands of working professionals like you every day. Apply online today to start saving money on your student debt.

Sincerely,

Mike Cagney
Co-Founder & CEO

P.S. You're already pre-selected for a loan, so visit SoFi.com/XXXXXXXXXX by XX/XX/XXXX.

3.75"

FOLD

FOLD

FOLD

FOLD

3.5"

*See reverse for important terms. See enclosure for more information about SoFi.

Notice: SoFi's Refinance Loan is a private loan. Understand that when you refinance federal loans, you forfeit certain flexible repayment options. If you expect to incur financial hardship that would affect your ability to repay, you should consider federal consolidation loan options.

You can choose to stop receiving "prescreened" offers of credit from this and other companies by calling toll-free 1-888-5-OPTOUT (1-888-567-8688). See PRESCREEN AND OPT-OUT NOTICE on the other side for more information about prescreened offers.

0416-SL-LTR-A LSR-X

MERKLE

Job Name: **0416-SL-LTR-INS-A-LSR-ADEHIU**
Description: **SLR April Letter and insert Control A (LSR: ADEHIU)**
Modification: **March 15, 2016 4:05 PM**

Release Date	Acct.	Writer	Creative	Studio K. Condron
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Prints: **3/3**
(RRD_FG0222 (SoFi Navy), Black, RRD_FG0230 (SoFi Light Blue)/Same)
Flat Size: **8.375" x 15"**
Finished Letter Size: **8.375"x11"** Finished Buckslip Size: **3.5"x8.375"**
Folds to: **8.375" x 3.75"**
Stock: **70# Matte**
Folds: **3.875", 7.75", 11.50"**
Comments: **Slit & Nest, Bleeds 3 sides**
Personalization (April): **Duplex**

8.375"

3.5"

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You will have great things to say, too.
Contact us today!

[SoFi.com/XXXXXXXXXX](https://www.sofi.com/XXXXXXXXXX)

"To distinguish itself from banks, SoFi smothers customers with personalised service. Its 100,000 or so borrowers are 'members,' invited to parties thrown by the firm."

The Economist

"SoFi stands for 'social finance' — a key ingredient in the 'do well by doing good' aspect of their mission. Save a fortune in interest if you qualify to refi your college or grad student loans."

THE HUFFINGTON POST

"They're offering something these retail banks aren't offering, which is an enhanced approach to lending through a combination of better rates, a simple application process, and exceptional customer service."

YAHOO! FINANCE

SoFi

SoFi Student Loan Refinance — Frequently Asked Questions

SLIT & NEST

SLIT & NEST

What is a direct consolidation loan?

A Direct Consolidation Loan is a government program that allows you to combine multiple federal education loans into a single loan. The resulting interest rate is a weighted average of your prior loan rates. Refer to www.sofi.com/consolidate-student-loans-vs-refinance for more information.

What is the AutoPay discount?

The AutoPay discount is a 0.25% interest rate reduction on loans in which you authorize the loan servicer to automatically deduct monthly payments from any bank account you choose.

Can I refinance previously consolidated loans with SoFi?

Yes. Whether you previously consolidated federal loans through the government's Direct or FFEL consolidation programs or you did a consolidation loan with a private lender, you can still apply to refinance the consolidated loan through SoFi; just the way you could with any other federal or private loan.

Who should refinance?

Refinancing is a great solution for working graduates who have high-interest, unsubsidized Direct Loans, Graduate PLUS loans, and/or private loans. Federal loans do carry some special benefits, for example, public service forgiveness, income-based repayment, and economic hardship programs, that may not be accessible to you after you refinance. Check out this blog post that provides more information: When to Consolidate Federal and Private Loans through Refinancing (www.sofi.com/blog/student-loan-smarts-consolidate-federal-private-loans). Or, call us for a free consultation about your particular situation.

Am I eligible for a SoFi Refinance loan?

To be eligible for a SoFi loan, you must be a U.S. citizen or permanent resident, reside in one of our eligible states, and have graduated from a selection of Title IV accredited university or graduate programs. Loan eligibility also depends on a number of additional factors, such as your credit score, your income, and employment status. Please review our Eligibility Criteria or call us for further details.

When is the best time to refinance?

The earlier you refinance to a lower loan rate, the more money you will save. Even if you are in your grace period, interest accrues for unsubsidized federal loans. SoFi will honor any existing grace period of the loans you refinance with us.

Is it possible to refinance both federal and private student loans?

Yes, you can refinance both federal loans and private loans with SoFi.

What is the minimum and maximum amount I can borrow with SoFi?

The minimum amount is \$5,000 (and may be higher in certain states due to legal requirements). The maximum amount is the full balance of your qualified education loans.

Check online to see additional FAQs

Get your rates and see what you'll save in less than two minutes.
Visit [SoFi.com/XXXXXXXXXX](https://www.sofi.com/XXXXXXXXXX) today!

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3.75"

SLIT & NEST

SLIT & NEST

Terms and conditions apply. SOFI RESERVES THE RIGHT TO MODIFY OR DISCONTINUE PRODUCTS AND BENEFITS PROSPECTIVELY BASED ON MARKET CONDITIONS AND BORROWER ELIGIBILITY. To qualify, a borrower must be a U.S. citizen or permanent resident and meet SoFi's underwriting requirements. SoFi loans not offered to residents of Nevada. Other state restrictions may apply. This information is current as of March 14, 2016, and is subject to change based on market conditions and borrower eligibility. SoFi loans are originated by SoFi Lending Corp. (dba SoFi), California Finance Lender #6054612, NMLS #1121636.

PRESCREEN AND OPT-OUT NOTICE: You received this "prescreened" offer of credit because we used information from your credit report to determine that you satisfied certain criteria. This offer is not guaranteed if you no longer meet our criteria used to screen you for this offer, you do not meet additional credit criteria needed to be creditworthy for this offer or you add a joint applicant. We are allowed by law to prescreen you for these offers. However, if you do not want to receive prescreened offers of credit from us and other companies, you may exercise the right to not be included on prescreened lists by calling the consumer reporting agencies toll-free at 1-888-5OPT-OUT (1-888-567-8688); or writing to: Equifax Options, P.O. Box 740123, Atlanta, GA 30374-0123, TransUnion, Opt Out Request, P.O. Box 505, Woodlyn, PA 19094-0505, Experian Consumer Opt Out, P.O. Box 919, Allen, TX 75013.

Refinance Loans

Your existing student loan(s) must total a minimum of \$5,000 to be eligible for refinancing. Minimum loan amount may be higher in specific states due to legal requirements. Fixed rates from 3.50% APR (with AutoPay) to 7.99% APR (without AutoPay) depending on loan term selected, your credit and other factors. Variable rates currently from 2.14% APR (with AutoPay) to 6.19% APR (without AutoPay). Interest rates on 5, 7, and 10-year terms are capped at 8.95% APR, 15 and 20-year terms are capped at 9.95% APR to the extent permitted under law. Interest rates on variable-rate loans vary based on loan term selected, your credit and other factors. **Variable-rate caps may be lower in some states due to legal requirements and may impact your eligibility to qualify for a SoFi loan.** SoFi rate ranges are current as of March 14, 2016 and are subject to change based on market conditions and borrower eligibility. Variable 2.14% APR (with AutoPay) assumes current 1-month LIBOR rate of 0.44% plus 1.70%. Few applicants qualify for the lowest rate. To qualify for the lowest rate, you must have excellent credit and meet other conditions. Your actual rate will be within the range of rates listed above and will depend on the term you select and a variety of factors, including credit usage and history, years of experience, income and other factors. For the SoFi variable-rate product, the 1-month LIBOR index will adjust monthly and the loan payment will be re-amortized and changed monthly. APRs for variable-rate loans may increase after origination if the LIBOR index increases. The SoFi 0.25% AutoPay interest rate reduction requires you to agree to make monthly principal and interest payments by an automatic, monthly deduction from a savings or checking account. This benefit will discontinue and be lost for periods in which you do not pay by automatic deduction from a savings or checking account.

[^]Lifetime Savings

Average savings calculation is based on all SoFi members who refinanced their student loans between 1/1/15 and 12/31/15. The savings calculation is derived by taking the estimated lifetime cost of existing student loans minus the lifetime cost of SoFi loans upon refinancing for SoFi members who refinanced their student loans. SoFi's average savings methodology for student loan refinancing assumes 1) members' interest rates do not change over time (projections for variable rates are static at the time of the refinancing and do not reflect actual movement of rates in the future), 2) members make all payments on time, 3) members do not prepay loans, 4) members take advantage of AutoPay, which enables them to lower the APR of their loan by 0.25%. SoFi's average savings methodology for student loan refinancing excludes refinancings in which 1) members elect SoFi loans with longer maturity than their existing student loans, 2) the term length of the SoFi loan is greater than 25 years, 3) the member did not provide correct or complete information regarding his or her outstanding balance, loan type, APR, or current monthly payment. SoFi excludes the above refinancings in an effort to maximize transparency on how we calculate our average savings amount and to minimize the risk of member data error skewing the average savings amount.

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3.5"

SOFI LENDING CORP. REFI EDUCATION LOAN APPLICATION AND SOLICITATION DISCLOSURE VARIABLE RATE LOAN

Loan Interest Rate & Fees

Your starting **interest rate** will be between

2.39% and **6.19%**

After the starting rate is set, your rate will then vary with the market.

Your starting interest rate (upon approval)

The starting interest rate you pay will be determined after you apply. It will be based on your credit history and other factors (co-signer credit, term of your loan, etc.). If approved, we will notify you of the rate you qualify for within the stated range.

Your interest rate during the life of the loan

Your rate is variable. This means that your rate could move lower or higher than the rates on this form. The variable rate is based upon the 1-month LIBOR rate (as published in *The Wall Street Journal*). For more information on this rate, see the Reference Notes.

Although the interest rate will vary after you are approved, the interest rate will never exceed 8.95% for the 5-year, 7-year, and 10-year terms. For the 15-year and 20-year term product, the interest rate will never exceed 9.95% (the maximum rates for these loans).

Loan Fees

Application Fee:	\$0
Origination Fee:	0% — the fee that we charge to make this loan
Loan Guarantee Fee:	0%
Repayment Fee:	0%
Late Charge:	4% of the amount of the past due payment or \$5, whichever is less
Returned Check Charge:	\$10

Loan Cost Example

The total amount you will pay for this loan will depend on the actual amount required to pay off the loans you select for consolidation.

Repayment Option	Amount Provided (amount paid to others on your behalf)	Interest Rate (highest possible starting rate)	Loan Term (how long you have to pay off the loan)	Total Paid Over Entire Loan Term (includes associated fees)
MAKE FULL PAYMENTS Pay both the principal and interest	\$10,000.00	5.190%	5 years starting after your first payment	\$11,375.04
MAKE FULL PAYMENTS Pay both the principal and interest	\$10,000.00	5.320%	7 years starting after your first payment	\$11,999.20
MAKE FULL PAYMENTS Pay both the principal and interest	\$10,000.00	5.570%	10 years starting after your first payment	\$13,064.82
MAKE FULL PAYMENTS Pay both the principal and interest	\$10,000.00	5.940%	15 years starting after your first payment	\$15,131.14
MAKE FULL PAYMENTS Pay both the principal and interest	\$10,000.00	6.190%	20 years starting after your first payment	\$17,458.45

About this example

The repayment example is based on the Loan Amount and Loan Term shown in the above table. It is based on the **highest starting rate currently charged** and associated fees. The example assumes that the borrower begins repayment one month after disbursement.

Federal Loan Alternatives and Disclosure Regarding Benefits

Loan Program	Current Interest Rates by Program Type	
PERKINS for Students	5.00% fixed	
DIRECT LOANS for Students	4.29% fixed 4.29% fixed 5.84% fixed	Undergraduate Subsidized Undergraduate Unsubsidized Graduate Unsubsidized
PLUS for Graduate/Professional Students	6.84% fixed	Federal Direct PLUS
PLUS for Parents	6.84% fixed	Federal Direct PLUS

You may qualify for federal education loans.

For additional information, **contact your school's financial aid office or the Department of Education at studentaid.ed.gov.**

- Private education loans are not eligible to be included in a Federal Direct Consolidation Loan.
- You may be able to consolidate your outstanding federal loans into a Federal Direct Consolidation Loan. The current interest rate for a Federal Direct Consolidation Loan is the weighted average of the interest rates being consolidated rounded up to the nearest one-eighth of one percent.
- Think carefully before taking out a SoFi Lending Corp. ReFi Education Loan to pay off your federal loans. If you refinance your federal loans through this SoFi Lending Corp. ReFi Education Loan, you will not be able to select income-based repayment or other flexible payment plans that are available to federal student loan borrowers. In addition, federal student loans offer deferment and forbearance options that are not available to you if you take out a SoFi Lending Corp. ReFi Education Loan.
- See studentaid.ed.gov/types/loans/federal-vs-private for a description of the benefits and repayment options available to federal student loan borrowers.

Next Steps

1. Find out about other loan options

The Federal Direct Consolidation Loan may have student loan benefits and terms not detailed on this form. Contact your school's financial aid office or visit the Department of Education's website at www.loanconsolidation.ed.gov for more information about other consolidation loans.

2. To apply for this loan, complete the application

If you are approved for this loan, the loan terms will be available for 30 days (terms will not change during this period, except as permitted by law).

Reference Notes

Disclosure Regarding Federal Loans

- See your loan agreement for important disclosures about the consequences of refinancing federal student loans in this SoFi Lending Corp. ReFi Education Loan.

Variable Interest Rate

- This loan has a variable interest rate that is based on a publicly available index, the 1-month London Interbank Offered Rate (LIBOR). Your rate will be calculated each month by adding a margin between 1.95% and 5.75% to the 1-month LIBOR.
- The rate will not increase more than once per month. The maximum rate for your loan is 8.95% if your loan term is five, seven, or 10 years or 9.95% if your loan term is 15 or 20 years.

AutoPay Discount

- If you make monthly principal and interest payments by an automatic, monthly deduction from a savings or checking account, the Variable Rate will be reduced by one-quarter of one percent (0.25%) for so long as you continue to make such automatic, electronic monthly payments. This benefit is suspended during periods of deferment and forbearance.

Borrower Eligibility Criteria

- Must be a U.S. citizen or permanent resident alien without conditions and with proper evidence of eligibility.
- Must be 21 or older at the time of loan application.
- Must have graduated from a SoFi-eligible school and program of study.
- Must reside in a state in which SoFi is authorized to lend.

Co-Signers

- Must be 21 or older at the time of loan application.

Bankruptcy Limitations

- If you file for bankruptcy you may still be required to pay back this loan.

More information about loan eligibility and repayment deferment or forbearance options is made available in your agreement.



SOFI LENDING CORP.
California Finance Lender License No. 6054612
One Letterman Drive, Building A
Suite 4700
San Francisco, CA 94129

0416-SL-INS2-A

MERKLE	Job Name: 0416_SL_INS2_A Description: SLR April Insert 2 Modification: March 15, 2016 3:01 PM					Prints: 1/1 (Black) Size: 11" x 8.5" (Flat) 8.5" x 3.6875" (Folded) Stock: 60# White Offset Folds: F1: 3.667" F2: 7.4375"
	Release Date	Acct.	Writer	Creative	Studio K. Condron	

SOFI LENDING CORP. REFI EDUCATION LOAN FIXED RATE APPLICATION AND SOLICITATION DISCLOSURE

Loan Interest Rate & Fees

Your interest rate will be between	
3.75%	and 7.99%
After the rate is set, it will be fixed for the entire term of the loan.	

Your interest rate (upon approval)

The interest rate you pay will be determined after you apply. It will be based upon your credit history, the loan term you select, and other factors. If approved, we will notify you of the rate you qualify for, which will be between 3.75% and 7.99%.

Your interest rate during the life of the loan

Your rate is fixed. This means that your interest rate will never change during the life of your loan. For more information on this rate, see the Reference Notes.

Your interest rate will not vary after you have been approved.
--

Loan Fees

Application Fee:	\$0
Origination Fee:	0% — the fee that we charge to make this loan
Loan Guarantee Fee:	0%
Repayment Fee:	0%
Late Charge:	4% of the amount of the past due payment or \$5, whichever is less
Returned Check Charge:	\$10

Loan Cost Examples

The total amount you will pay for this loan will depend on the actual amount required to pay off the loans you select for consolidation and the loan term that you select from five options: 5, 7, 10, 15, or 20 years.

Repayment Option	Amount Provided (amount paid to others on your behalf)	Interest Rate (highest possible rate)	Loan Term (how long you have to pay off the loan)	Total Paid Over Entire Loan Term (includes associated fees)
MAKE FULL PAYMENTS Pay both the principal and interest	\$10,000.00	6.240%	5 years starting after your first payment	\$11,666.76
MAKE FULL PAYMENTS Pay both the principal and interest	\$10,000.00	6.740%	7 years starting after your first payment	\$12,571.36
MAKE FULL PAYMENTS Pay both the principal and interest	\$10,000.00	7.250%	10 years starting after your first payment	\$14,088.12
MAKE FULL PAYMENTS Pay both the principal and interest	\$10,000.00	7.740%	15 years starting after your first payment	\$16,932.65
MAKE FULL PAYMENTS Pay both the principal and interest	\$10,000.00	7.990%	20 years starting after your first payment	\$20,059.63

About these examples

The repayment examples are based on the Loan Amounts and Loan Terms shown in the above table. The Interest Rates shown are the highest possible for each Loan Term. The examples assume that the borrower begins repayment one month after disbursement.

Federal Loan Alternatives and Disclosure Regarding Benefits

Loan Program	Current Interest Rates by Program Type	
PERKINS for Students	5.00% fixed	
DIRECT LOANS for Students	4.29% fixed 4.29% fixed 5.84% fixed	Undergraduate Subsidized Undergraduate Unsubsidized Graduate Unsubsidized
PLUS for Graduate/ Professional Students	6.84% fixed	Federal Direct PLUS
PLUS for Parents	6.84% fixed	Federal Direct PLUS

You may qualify for federal education loans.

For additional information, **contact your school's financial aid office or the Department of Education at studentaid.ed.gov.**

- Private education loans are not eligible to be included in a Federal Direct Consolidation Loan.
- You may be able to consolidate your outstanding federal loans into a Federal Direct Consolidation Loan. The current interest rate for a Federal Direct Consolidation Loan is the weighted average of the interest rates being consolidated rounded up to the nearest one-eighth of one percent.
- Think carefully before taking out a SoFi Lending Corp. ReFi Education Loan to pay off your federal loans. If you refinance your federal loans through this SoFi Lending Corp. ReFi Education Loan, you will not be able to select income-based repayment or other flexible payment plans that are available to federal student loan borrowers. In addition, federal student loans offer deferment and forbearance options that are not available to you if you take out a SoFi Lending Corp. ReFi Education Loan.
- See studentaid.ed.gov/types/loans/federal-vs-private for a description of the benefits and repayment options available to federal student loan borrowers.

Next Steps

1. Find out about other loan options

The Federal Direct Consolidation Loan may have student loan benefits and terms not detailed on this form. Contact your school's financial aid office or visit the Department of Education's website at www loanconsolidation.ed.gov for more information about Federal Direct Consolidation Loans.

2. To apply for this loan, complete the application

If you are approved for this loan, the loan terms will be available for 30 days (terms will not change during this period, except as permitted by law).

Reference Notes

Disclosure Regarding Federal Loans

- See your loan agreement for important disclosures about the consequences of refinancing federal student loans in this SoFi Lending Corp. ReFi Education Loan.

Interest Rate

- Your interest rate will depend on the loan term that you select.

Repayment Options

- This SoFi Lending Corp. ReFi Education Loan does not have a grace period. Monthly payments of principal and interest begin the month after the loan proceeds are disbursed unless we grant you a deferment and align your repayment begin date to the expiration of the grace period on the federal student loans that you are refinancing with us. You understand that interest will continue to accrue during this deferment period and that accrued interest will be capitalized at the end of this deferment period.

AutoPay Discount

- If you make monthly principal and interest payments by an automatic monthly deduction from a savings or checking account, the Fixed Rate will be reduced by one-quarter of one percent (0.25%) for so long as you continue to make such automatic electronic monthly payments. This benefit is suspended during periods of deferment and forbearance.

Borrower Eligibility Criteria

- Must be a U.S. citizen or permanent resident alien without conditions and with proper evidence of eligibility.
- Must be 21 or older at the time you apply.
- Must have graduated from a SoFi-eligible school and program of study.
- Must reside in a state in which SoFi is authorized to lend.

Bankruptcy Limitations

- If you file for bankruptcy you may still be required to pay back this loan.

More information about loan eligibility and repayment deferral or forbearance options is available in your loan application and loan agreement.



SOFI LENDING CORP.

California Finance Lender License No. 6054612
One Letterman Drive, Building A
Suite 4700
San Francisco, CA 94129

Exhibit H



Student Loan ReFi



Mortgage



Personal Loan



Wealth

Student Loan Refinancing

Members save \$18,936² on average when they refinance student loans.

[LEARN MORE](#)[FIND MY RATE](#)

\$10 billion
in loans funded to date

\$760 million^{2b}
in member savings

143,500 members
make up our amazing community

We're a modern finance company.

SoFi's turning the very idea of banking on its head and creating an experience that puts our members first. We offer better rates, zero fees, unprecedented service, and awesome benefits. Our goal is to help each of our members achieve their goals. Because when they succeed, we succeed. Pretty awesome, huh?

[GET STARTED WITH US >](#)

More reasons to SoFi.



Career Counseling & Unemployment Protection

This might sound weird, but we genuinely want you to succeed. Our career coaches are here to help you do just that.



Everyday Customer Service

Your money is serious business. That's why we're standing by. 7 days a week on the phone or social media. Just



Community Events

Our members are pretty great. So great, we offer member events and happy hours just so they can meet each other.

Exhibit I

REFINANCE STUDENT LOANS

Make your student debt go away faster.

Fixed rates start at 3.350% APR and variable rates start as low as 2.815% when you enroll in AutoPay¹.

[FIND MY RATE](#)

Checking your rate will not affect your credit score².

LEADING STUDENT LOAN REFINANCING PROVIDER³

We've refinanced the most student debt in the U.S., so saving you money on student loans is kind of our thing. In fact, members who refinance with us save an average of \$288⁴ a month—and \$22,359⁵ total. SoFi is one of few lenders that handles federal and private student loan consolidation. Plus, as a member, you'll have access to a whole lot of perks: career strategy services, customer support seven days a week, invites to SoFi events, and more. Get started by checking your rates online in just two minutes.

RATES AND TERMS

No origination fees in most states, no prepayment penalties. Whether you're looking to refinance federal student loans, pay off loans sooner, or get a lower monthly payment (maybe all three), we offer a range of rates and terms. Choose what works for you.

VARIABLE RATE

Rates start from 2.815% APR to 6.740% when you enroll in AutoPay¹.

FIXED RATE

Rates available from 3.350% APR to 7.125% when you enroll in AutoPay¹.

[FIND MY RATE](#)
[LEARN MORE >](#)

WHY REFINANCE STUDENT LOANS WITH SOFI?



Serious Savings

Low fixed and variable rates. No application or origination fees. Average member savings: \$22,359⁵.



Federal + Private

SoFi is one of few lenders that can consolidate and refinance both federal and private loans (in a snap).



Exclusive Rates

Get a 0.125% rate discount^{6,7} on an additional SoFi loan—just for being a member.



Unemployment Protection¹

If the unexpected happens, we'll temporarily pause your loan payments and help you in your job search.



Career Support

Our coaches will help you advance in your career, build a personal brand, negotiate your salary, and more.



Wealth Advisors

Finances and investments can be confusing. Our Wealth advisors are here to help you make sense of it all.

[FIND MY RATE](#)

REFINANCE STUDENT LOANS IN THREE EASY STEPS

If you have questions, our friendly customer support team is standing by to help you through the process—seven days a week.

1

Online Pre-Approval

Our quick pre-approval process lets you know if you qualify before you complete the full application.

2

Select a Loan

Compare the plans available to you with specific payments, rates, and terms.

3

Upload & Sign

Easily upload documents via screenshots or smartphone photos, then sign your paperwork electronically.

[GET STARTED >](#)

TRUST AND SECURITY

\$ 20 Billion

in funded loans



350,000

members in our growing community.



256-Bit SSL

encryption to keep your information safe.

cfpb Sofi is regulated by the Consumer Financial Protection Bureau.

HEAR FROM OUR MEMBERS

With benefits like career counseling, unemployment protection and entrepreneur programs, our members have a lot to say.



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December 07

Hands down the best personal f...
Hands down the best personal loan company out there!

David



December 01

SoFi made it so easy to refinance
SoFi made it so easy to refinance. They were patient and prompt. Thank you!

KamyC



November 01

Satisfied customer
Timely, courteous processing. Questions answered immediately.

Clarence



November 01

Initial approval process was a lit...
Initial approval process was a little frustrating with a time delay for SOFI to acknowledge document...

John

PRODUCTS

- Student Loan Refinancing
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375 Heidelberg Avenue
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Healdsburg, CA 95448

Terms and Conditions Apply. SOFI RESERVES THE RIGHT TO MODIFY OR DISCONTINUE PRODUCTS AND BENEFITS AT ANY TIME WITHOUT NOTICE. To qualify, a borrower must be a U.S. citizen or permanent resident in an eligible state and meet SoFi's underwriting requirements. Not all borrowers receive the lowest rate. To qualify for the lowest rate, you must have a responsible financial history and meet other conditions. If approved, your actual rate will be within the range of rates listed above and will depend on a variety of factors, including term of loan, a responsible financial history, years of experience, income and other factors. Rates and Terms are subject to change at anytime without notice and are subject to state restrictions. **SoFi's refinance loans are private loans and do not have the same repayment options that the federal loan program offers such as Income Based Repayment or Income Contingent Repayment or PAYE.** Licensed by the Department of Business Oversight under the California Finance Lender Law License No. 8054672. SoFi loans are originated by SoFi Lending Corp., NMLS # 112635. (www.nmlsconsumeraccess.org)

* To check the rates and terms you qualify for, SoFi conducts a soft credit pull that will not affect your credit score. However, if you choose a product and continue your application, we will request your full credit report from one or more consumer reporting agencies, which is considered a hard credit pull and may affect your credit.

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Exhibit J

DISCLOSURES & DISCLAIMERS

"SoFi" is a registered trademark of Social Finance, Inc. SoFi is not affiliated with colleges and universities listed on SoFi.com. Colleges and universities listed on SoFi.com do not endorse, promote or recommend SoFi loan products.

Student Loan Refinancing:

1. Fixed rates from 3.350% APR to 7.125% APR (with AutoPay). Variable rates from 2.815% APR to 6.740% APR (with AutoPay). Interest rates on variable rate loans are capped at either 8.95% or 9.95% depending on term of loan. See APR examples and terms. Lowest variable rate of 2.815% APR assumes current 1 month LIBOR rate of 1.24% plus 1.825% margin minus 0.25% ACH discount. Not all borrowers receive the lowest rate. If approved for a loan, the fixed or variable interest rate offered will depend on your creditworthiness, and the term of the loan and other factors, and will be within the ranges of rates listed above. For the SoFi variable rate loan, the 1-month LIBOR index will adjust monthly and the loan payment will be re-amortized and may change monthly. APRs for variable rate loans may increase after origination if the LIBOR index increases. The SoFi 0.25% AutoPay interest rate reduction requires you to agree to make monthly principal and interest payments by an automatic monthly deduction from a savings or checking account. The benefit will discontinue and be lost for periods in which you do not pay by automatic deduction from a savings or checking account. *To check the rates and terms you qualify for, SoFi conducts a soft credit inquiry. Unlike hard credit inquiries, soft credit inquiries (or soft credit pulls) do not impact your credit score. Soft credit inquiries allow SoFi to show you what rates and terms SoFi can offer you up front. After seeing your rates, if you choose a product and continue your application, we will request your full credit report from one or more consumer reporting agencies, which is considered a hard credit inquiry. Hard credit inquiries (or hard credit pulls) are required for SoFi to be able to issue you a loan. In addition to requiring your explicit permission, these credit pulls may impact your credit score.

2. Member Lifetime Savings – Average member lifetime savings calculation of **\$22,359** is based on all SoFi members who refinanced their student loans between 8/16/2012 and 6/30/2016. The savings calculation is derived by taking the estimated lifetime cost of existing student loans minus the lifetime cost of SoFi loans upon refinancing for SoFi members who refinanced their student loans. SoFi's lifetime savings methodology for student loan refinancing assumes 1) members' interest rates do not change over time (**PROJECTIONS FOR VARIABLE RATES ARE STATIC AT THE TIME OF REFINANCING AND DO NOT REFLECT ACTUAL MOVEMENT OF RATES IN THE FUTURE**) 2) members make all payments on time 3) members make monthly payments for the full duration of their loan 4) members take advantage of AutoPay, which enables them to lower the APR of their loan by 0.25%. SoFi's average savings methodology for student loan refinancing excludes refinancings in which 1) members elect SoFi loans with longer maturity than their existing student loans 2) the term length of the member's original student loan(s) is greater than 30 years 3) the member did not provide correct or complete information regarding his or her outstanding balance, loan type, APR, or current monthly payment. SoFi excludes the above refinancings in an effort to maximize transparency on how we calculate our average lifetime savings amount and to minimize the risk of member data error skewing the average lifetime savings amount.

2b. Total member lifetime savings calculation of **\$1848** is based on all SoFi borrowers who refinanced their student loans between 8/16/2012 and 6/30/2016, which constitutes 85.2% of our borrower base as of 12/31/2016. Prior to refinancing, these borrowers had a balance of \$5,518 and lifetime payment of \$8,256B at a weighted average rate of 7.06%. After refinancing, these borrowers have a lifetime payment of \$6,810B based on a weighted average of new rates received across both types (fixed and variable) and respective loan terms with AutoPay. SoFi's lifetime savings methodology for student loan refinancing assumes 1) members' interest rates do not change over time (**PROJECTIONS FOR VARIABLE RATES ARE STATIC AT THE TIME OF REFINANCING AND DO NOT REFLECT ACTUAL MOVEMENT OF RATES IN THE FUTURE**) 2) members make all payments on time 3) members make monthly payments for the full duration of their loan 4) members take advantage of AutoPay, which enables them to lower the APR of their loan by 0.25%. Borrowers refinancing loans into longer terms typically for 'exit savings' for lower monthly payments.

2c. M.B.A. Degree Lifetime Savings – Lifetime savings calculation of **\$20,215** is based on all SoFi members with a MBA degree who refinanced their student loans between 8/16/2012 and 6/30/2016. The savings calculation is derived by taking the estimated lifetime cost of existing student loans minus the lifetime cost of SoFi loans upon refinancing for SoFi MBA-degree members who refinanced their student loans. SoFi's lifetime savings methodology for student loan refinancing assumes 1) members' interest rates do not change over time (**PROJECTIONS FOR VARIABLE RATES ARE STATIC AT THE TIME OF REFINANCING AND DO NOT REFLECT ACTUAL MOVEMENT OF RATES IN THE FUTURE**) 2) members make all payments on time 3) members make monthly payments for the full duration of their loan 4) members take advantage of AutoPay, which enables them to lower the APR of their loan by 0.25%. SoFi's average savings methodology for student loan refinancing excludes refinancings in which 1) members elect SoFi loans with longer maturity than their existing student loans 2) the term length of the member's original student loan (s) is greater than 30 years 3) the member did not provide correct or complete information regarding his or her outstanding balance, loan type, APR, or current monthly payment. SoFi excludes the above refinancings in an effort to maximize transparency on how we calculate our average lifetime savings amount and to minimize the risk of member data error skewing the average lifetime savings amount.

M.B.A. Degree Monthly Savings – Monthly savings calculation of **\$248** is based on all SoFi members with a MBA degree who refinanced their student loans between 8/16/2012 and 6/30/2016. The calculation is derived by averaging the monthly savings of SoFi members with a MBA degree, which is calculated by taking the monthly student loan payments prior to refinancing minus the monthly student loan payments after refinancing with SoFi. SoFi's monthly savings methodology for student loan refinancing assumes 1) members' interest rates do not change over time (**PROJECTIONS FOR VARIABLE RATES ARE STATIC AT THE TIME OF REFINANCING AND DO NOT REFLECT ACTUAL MOVEMENT OF RATES IN THE FUTURE**) 2) members make all payments on time. SoFi's monthly savings methodology for student loan refinancing excludes refinancings in which 1) members elect a SoFi loan with a shorter term than their prior student loan term(s) 2) the term length of the SoFi member's prior student loan(s) was shorter than 5 years or longer than 30 years 3) the SoFi member did not provide correct or complete information regarding his or her outstanding balance, loan type, APR, or current monthly payment. SoFi excludes the above refinancings in an effort to maximize transparency on how we calculate our monthly savings amount and to minimize the risk of member data error skewing the monthly savings amount.

2d. Medical M.D. Lifetime Savings – Lifetime savings calculation of **\$44,282** is based on all SoFi members with a medical school degree (M.D.) who refinanced their student loans between 6/14/2013 and 6/30/2016. The savings calculation is derived by taking the estimated lifetime cost of existing student loans minus the lifetime cost of SoFi loans upon refinancing for SoFi medical school degree (M.D.) members who refinanced their student loans. SoFi's lifetime savings methodology for student loan refinancing assumes 1) members' interest rates do not change over time (**PROJECTIONS FOR VARIABLE RATES ARE STATIC AT THE TIME OF REFINANCING AND DO NOT REFLECT ACTUAL MOVEMENT OF RATES IN THE FUTURE**) 2) members make all payments on time 3) members make monthly payments for the full duration of their loan 4) members take advantage of AutoPay, which enables them to lower the APR of their loan by 0.25%. SoFi's average savings methodology for student loan refinancing excludes refinancings in which 1) members elect SoFi loans with longer maturity than their existing student loans 2) the term length of the member's original student loan(s) is greater than 30 years 3) the member did not provide correct or complete information regarding his or her outstanding balance, loan type, APR, or current monthly payment. SoFi excludes the above refinancings in an effort to maximize transparency on how we calculate our average lifetime savings amount and to minimize the risk of member data error skewing the average lifetime savings amount.

2e. Pharmacist Lifetime Savings – Lifetime savings calculation of **\$28,660** is based on all SoFi members with a pharmacist degree who refinanced their student loans between 8/28/2013 and 6/30/2016. The savings calculation is derived by taking the estimated lifetime cost of existing student loans minus the lifetime cost of SoFi loans upon refinancing for SoFi pharmacist degree members who refinanced their student loans. SoFi's lifetime savings methodology for student loan refinancing assumes 1) members' interest rates do not change over time (**PROJECTIONS FOR VARIABLE RATES ARE STATIC AT THE TIME OF REFINANCING AND DO NOT REFLECT ACTUAL MOVEMENT OF RATES IN THE FUTURE**) 2) members make all payments on time 3) members make monthly payments for the full duration of their loan 4) members take advantage of AutoPay, which enables them to lower the APR of their loan by 0.25%. SoFi's average savings methodology for student loan refinancing excludes refinancings in which 1) members elect SoFi loans with longer maturity than their existing student loans 2) the term length of the member's original student loan(s) is greater than 30 years 3) the member did not provide correct or complete information regarding his or her outstanding balance, loan type, APR, or current monthly payment. SoFi excludes the above refinancings in an effort to maximize transparency on how we calculate our average lifetime savings amount and to minimize the risk of member data error skewing the average lifetime savings amount.

Pharmacist Monthly Savings – Monthly savings calculation of **\$408** is based on all SoFi members with a pharmacist degree who refinanced their student loans between 2/28/2014 and 6/30/2016. The calculation is derived by averaging the monthly savings of SoFi members with a pharmacist degree, which is calculated by taking the monthly student loan payments prior to refinancing minus the monthly student loan payments after refinancing with SoFi. SoFi's monthly savings methodology for student loan refinancing assumes 1) members' interest rates do not change over time (**PROJECTIONS FOR VARIABLE RATES ARE STATIC AT THE TIME OF REFINANCING AND DO NOT REFLECT ACTUAL MOVEMENT OF RATES IN THE FUTURE**) 2) members make all payments on time. SoFi's monthly savings methodology for student loan refinancing excludes refinancings in which 1) members elect a SoFi loan with a shorter term than their prior student loan term(s) 2) the term

length of the SoFi member's prior student loan(s) was shorter than 5 years or longer than 30 years 3) the SoFi member did not provide correct or complete information regarding his or her outstanding balance, loan type, APR, or current monthly payment. SoFi excludes the above refinancings in an effort to maximize transparency on how we calculate our monthly savings amount and to minimize the risk of member data error skewing the monthly savings amount.

2f. Member Monthly Savings – Average monthly savings calculation of **\$288** is based on all SoFi members who refinanced their student loans between 6/16/2012 and 6/30/2016. The calculation is derived by averaging the monthly savings of SoFi members, which is calculated by taking the monthly student loan payments prior to refinancing minus the monthly student loan payments after refinancing with SoFi. SoFi's monthly savings methodology for student loan refinancing assumes 1) members' interest rates do not change over time (**PROJECTIONS FOR VARIABLE RATES ARE STATIC AT THE TIME OF REFINANCING AND DO NOT REFLECT ACTUAL MOVEMENT OF RATES IN THE FUTURE**) 2) members make all payments on time. SoFi's monthly savings methodology for student loan refinancing excludes refinancings in which 1) members elect a SoFi loan with a shorter term than their prior student loan term(s) 2) the term length of the SoFi member's prior student loan(s) was shorter than 5 years or longer than 30 years 3) the SoFi member did not provide correct or complete information regarding his or her outstanding balance, loan type, APR, or current monthly payment. SoFi excludes the above refinancings in an effort to maximize transparency on how we calculate our monthly savings amount and to minimize the risk of member data error skewing the monthly savings amount.

3. If you lose your job through no fault of your own, you may apply for Unemployment Protection. SoFi will suspend your monthly SoFi loan payments and provide job placement assistance during your forbearance period. Interest will continue to accrue and will be added to your principal balance at the end of each forbearance period, to the extent permitted by applicable law. Benefits are offered in three month increments, and capped at 12 months, in aggregate, over the life of the loan. To be eligible for this assistance you must provide proof that you have applied for and are eligible for unemployment compensation, and you must actively work with our Career Advisory Group to look for new employment. If the loan is co-signed the unemployment protection applies where both the borrower and cosigner lose their job and meet conditions.

** SoFi is the leading student loan refinancing provider as of June 2017. The leading student loan refinancing provider is defined as the private lender that has refinanced the most student loan debt of citizens and permanent residents of the U.S., measured by dollar origination volume. Claim based on data reported in press releases from rating agencies and annual reports of public companies.

Personal Loans:

4. If you lose your job through no fault of your own, you may apply for Unemployment Protection. SoFi will suspend your monthly SoFi loan payments and provide job placement assistance during your forbearance period. Interest will continue to accrue and will be added to your principal balance at the end of each forbearance period, to the extent permitted by applicable law. Benefits are offered in three month increments, and capped at 12 months, in aggregate, over the life of the loan. To be eligible for this assistance you must provide proof that you have applied for and are eligible for unemployment compensation, and you must actively work with our Career Advisory Group to look for new employment.

5. Fixed rates from 5.49% APR to 14.24% APR (with AutoPay). Variable rates from 5.19% APR to 11.34% APR (with AutoPay). SoFi rate ranges are current as of June 1, 2017 and are subject to change without notice. Not all rates and amounts available in all states. See [Personal Loan eligibility details](#). Not all applicants qualify for the lowest rate. If approved for a loan, to qualify for the lowest rate, you must have a responsible financial history and meet other conditions. Your actual rate will be within the range of rates listed above and will depend on a variety of factors, including evaluation of your credit worthiness, years of professional experience, income and other factors. See [APR examples and terms](#). Interest rates on variable rate loans are capped at 14.95%. Lowest variable rate of 5.19% APR assumes current 1-month LIBOR rate of 1.24% plus 4.20% margin minus 0.25% AutoPay discount. For the SoFi variable rate loan, the 1-month LIBOR index will adjust monthly and the loan payment will be re-amortized and may change monthly. APRs for variable rate loans may increase after origination if the LIBOR index increases. The SoFi 0.25% AutoPay interest rate reduction requires you to agree to make monthly principal and interest payments by an automatic monthly deduction from a savings or checking account. The benefit will discontinue and be lost for periods in which you do not pay by automatic deduction from a savings or checking account.

To check the rates and terms you qualify for, SoFi conducts a soft credit pull that will not affect your credit score. However, if you choose a product and continue your application, we will request your full credit report from one or more consumer reporting agencies, which is considered a hard credit pull. See [Consumer Licenses](#).

6. Rate ranges for Lending Club and Discover are based on data compiled in October 2016 from company websites. Average credit card rates as of 10/17/16 from CreditCards.com for all categories of cards.

Individual results vary. 82% of people who used their SoFi Personal Loan to consolidate \$10,000+ of credit card debt saw their FICO scores increase an average of 17 points within 2 months. Average FICO score increases are based on funded members from November through December 2016. Increase was computed by comparing reported Version 8 FICO scores at the time of application against the same scores on January 18, 2017.

SoFi Personal Loan borrowers reduced their interest rate by 42% on average, based on a survey of 1020 SoFi borrowers who took out a Personal Loan to pay off credit cards between January and February 2017.

Disclaimer: Many factors affect your credit scores and the interest rates you may receive. SoFi is not a credit repair organization as defined under federal or state law, including the Credit Repair Organizations Act. SoFi does not provide "credit repair" services or advice or assistance regarding "rebuilding" or "improving" your credit record, credit history, or credit rating. For details, see the [FTC's website](#) on credit.

Calculations based on a 5-year SoFi Personal Loan with lowest available fixed rate with AutoPay of 6.95% APR. Credit card calculation assumes 5-year repayment of \$35,000 credit card balance with interest rate of 15.99% APR. Both Calculations assume 60 total monthly payments, and no pre-payment amounts.

Mortgages:

*[SoFi mortgage eligibility and state license details](#). NMLS #1121636

Parent Loans:

7. Fixed rates from 4.250% APR to 8.000% APR (with AutoPay). Variable rates starting from 3.690% APR to 7.115% APR (with AutoPay), capped at 9.95% APR. Choose from available terms. If approved for a loan, the fixed or variable interest rate offered will depend on the borrower's creditworthiness and the term of the loan, and will be within the ranges of rates listed above. Lowest rates are reserved for the best borrowers. For the SoFi variable rate product, the 1-month LIBOR index will adjust monthly and the loan payment will be re-amortized and changed monthly. APRs for variable rate loans may increase after origination if the LIBOR index increases. The SoFi 0.25% AutoPay interest rate reduction requires you to agree to make monthly principal and interest payments by an automatic, monthly deduction from a savings or checking account. This benefit will discontinue and be lost for periods in which you do not pay by automatic deduction from a savings or checking account. *To check the rates and terms you qualify for, SoFi conducts a soft credit inquiry. Unlike hard credit inquiries, soft credit inquiries (or soft credit pulls) do not impact your credit score. Soft credit inquiries allow SoFi to show you what rates and terms SoFi can offer you up front. After seeing your rates, if you choose a product and continue your application, we will request your full credit report from one or more consumer reporting agencies, which is considered a hard credit inquiry. Hard credit inquiries (or hard credit pulls) are required for SoFi to be able to issue you a loan. In addition to requiring your explicit permission, these credit pulls may impact your credit score.

8. Explore federal loans and compare to ensure you understand the terms and features. Federal Parent PLUS loans offer graduated repayment plans and deferment benefits, which other student loans are not required to provide. Federal Parent PLUS loans have origination fees and the fixed interest rate for Parent PLUS Loans made from July 1, 2015 through June 30, 2016 is 6.31% per annum. The SoFi Parent Loan is an immediate repayment loan and there is no deferment while your child or dependent is in school.

The interest rate for Direct PLUS Loans first disbursed on or after July 1, 2017, and before July 1, 2018, is 7%. The origination fee ("Loan Fee") for Direct PLUS Loans disbursed on or after October 1, 2016, and before October 1, 2017, is 4.276%. More information can be found at <https://www.studentaid.ed.gov/sa/types/loans/plus>.

SoFi Parent Loan Member Lifetime Savings – The savings calculation of \$3,637 compares the estimated lifetime cost of a SoFi Parent Loan with the estimated lifetime cost of a Federal Direct Parent PLUS loan. The SoFi Parent Loan lifetime cost estimation uses an APR of 5.849%, loan amount of \$28,084, and a 10 year loan term. The Federal Direct Parent PLUS lifetime cost estimation uses an interest rate of 7%, origination fee ("Loan Fee") of 4.276%, loan amount of \$28,084, and a 10 year loan term. The lifetime savings methodology for SoFi Parent Loans assumes 1) members make monthly payments on time for the full duration of their SoFi Parent Loan; and 2) members take advantage of AutoPay, which enables them to lower the APR of their loan by 0.25%. Actual savings may vary depending on your unique situation and the interest rate you qualify for. Federal Direct Parent PLUS Loan rate and fee information can be found online at www.studentaid.ed.gov/sa/types/loans/plus.

MBA Loans:

9. For the SoFi variable rate product, the 1-month LIBOR index will adjust monthly and the loan payment will be re-amortized and changed monthly. APRs for variable rate loans may increase after origination if the LIBOR index increases. See [representative APR examples](#). Explore federal loans and compare to ensure you understand the terms and features. Federal loans offer graduated repayment plans, income contingent repayment options, and deferment benefits, which other student loans are not required to provide.

Entrepreneur Program:

10. Any unpaid interest will be capitalized and added to your principal balance at the end of the deferment period. Maximum deferment period is six months.

Campus Relations:

11. The Financial Education Awareness Council (FEAC) is a group of experienced and passionate financial aid administrators that have volunteered to assist SoFi with our financial education efforts. Their participation in FEAC does not imply any endorsement or recommendation of SoFi on behalf of their schools. None of the FEAC representatives are compensated by SoFi. *To check the rates and terms you qualify for, SoFi conducts a soft credit inquiry. Unlike hard credit inquiries, soft credit inquiries (or soft credit pulls) do not impact your credit score. Soft credit inquiries allow SoFi to show you what rates and terms SoFi can offer you up front. After seeing your rates, if you choose a product and continue your application, we will request your full credit report from one or more consumer reporting agencies which is considered a hard credit inquiry. Hard credit inquiries (or hard credit pulls) are required for SoFi to be able to issue you a loan. In addition to requiring your explicit permission, these credit pulls may impact your credit score.

Parent PLUS Refinancing:

12. Fixed rates from 3.350% APR to 6.750% APR (with AutoPay). Variable rates from 2.815% APR to 6.490% APR (with AutoPay). Interest rates on variable rate loans are capped at either 8.95% or 9.95% depending on term of loan. See APR examples and terms. Lowest variable rate of 2.815% APR assumes current 1 month LIBOR rate of 1.24% plus 1.825% margin minus 0.25% autopay discount. Not all borrowers receive the lowest rate. If approved for a loan, the fixed or variable interest rate offered will depend on your creditworthiness, and the term of the loan and other factors, and will be within the ranges of rates listed above. For the SoFi variable rate loan, the 1-month LIBOR index will adjust monthly and the loan payment will be re-amortized and may change monthly. APRs for variable rate loans may increase after origination if the LIBOR index increases. The SoFi 0.25% AutoPay interest rate reduction requires you to agree to make monthly principal and interest payments by an automatic monthly deduction from a savings or checking account. The benefit will discontinue and be lost for periods in which you do not pay by automatic deduction from a savings or checking account. Unlike Federal Parent PLUS loans, the SoFi Parent Loan is not discharged in the event of death or permanent disability of the borrower or the student on whose behalf the loan is taken out.

School Savings:

13. UCLA Member Lifetime Savings – Lifetime savings calculation is based on all SoFi members that graduated from UCLA who refinanced their student loans between 7/1/15 and 6/30/16. The savings calculation is derived by taking the estimated lifetime cost of existing student loans minus the lifetime cost of SoFi loans upon refinancing for SoFi members that graduated from UCLA who refinanced their student loans. SoFi's lifetime savings methodology for student loan refinancing assumes 1) members' interest rates do not change over time (**PROJECTIONS FOR VARIABLE RATES ARE STATIC AT THE TIME OF REFINANCING AND DO NOT REFLECT ACTUAL MOVEMENT OF RATES IN THE FUTURE**) 2) members make all payments on time 3) members make monthly payments for the full duration of their loan 4) members take advantage of AutoPay, which enables them to lower the APR of their loan by 0.25%. SoFi's average savings methodology for student loan refinancing excludes refinancings in which 1) members elect SoFi loans with longer maturity than their existing student loans 2) the term length of the member's original student loan(s) is greater than 25 years 3) the member did not provide correct or complete information regarding his or her outstanding balance, loan type, APR, or current monthly payment. SoFi excludes the above refinancings in an effort to maximize transparency on how we calculate our average lifetime savings amount and to minimize the risk of member data error skewing the average lifetime savings amount. UCLA is not affiliated with and does not endorse, promote, or sponsor educational loans made by SoFi Lending Corp.

14. UCLA Member Monthly Savings – Monthly savings calculation is based on all SoFi members that graduated from UCLA who refinanced their student loans between 7/1/15 and 6/30/16. The calculation is derived by averaging the monthly savings of SoFi members that graduated from UCLA, which is calculated by taking the monthly student loan payments prior to refinancing minus the monthly student loan payments after refinancing with SoFi. SoFi's monthly savings methodology for student loan refinancing assumes 1) members' interest rates do not change over time (**PROJECTIONS FOR VARIABLE RATES ARE STATIC AT THE TIME OF REFINANCING AND DO NOT REFLECT ACTUAL MOVEMENT OF RATES IN THE FUTURE**) 2) members make all payments on time. SoFi's monthly savings methodology for student loan refinancing excludes refinancings in which 1) members elect a SoFi loan with a shorter term than their prior student loan term(s) 2) the term length of the SoFi member's prior student loan(s) was shorter than 5 years or longer than 25 years 3) the SoFi member did not provide correct or complete information regarding his or her outstanding balance, loan type, APR, or current monthly payment. SoFi excludes the above refinancings in an effort to maximize transparency on how we calculate our monthly savings amount and to minimize the risk of member data error skewing the monthly savings amount.

17. Rutgers Member Lifetime Savings – Lifetime savings calculation is based on all SoFi members that graduated from Rutgers who refinanced their student loans between 7/1/15 and 6/30/16. The savings calculation is derived by taking the estimated lifetime cost of existing student loans minus the lifetime cost of SoFi loans upon refinancing for SoFi members that graduated from Rutgers who refinanced their student loans. SoFi's lifetime savings methodology for student loan refinancing assumes 1) members' interest rates do not change over time (**PROJECTIONS FOR VARIABLE RATES ARE STATIC AT THE TIME OF REFINANCING AND DO NOT REFLECT ACTUAL MOVEMENT OF RATES IN THE FUTURE**) 2) members make all payments on time 3) members make monthly payments for the full duration of their loan 4) members take advantage of AutoPay, which enables them to lower the APR of their loan by 0.25%. SoFi's average savings methodology for student loan refinancing excludes refinancings in which 1) members elect SoFi loans with longer maturity than their existing student loans 2) the term length of the member's original student loan(s) is greater than 25 years 3) the member did not provide correct or complete information regarding his or her outstanding balance, loan type, APR, or current monthly payment. SoFi excludes the above refinancings in an effort to maximize transparency on how we calculate our average lifetime savings amount and to minimize the risk of member data error skewing the average lifetime savings amount.

18. Rutgers Member Monthly Savings – Monthly savings calculation is based on all SoFi members that graduated from Rutgers who refinanced their student loans between 7/1/15 and 6/30/16. The calculation is derived by averaging the monthly savings of SoFi members that graduated from Rutgers, which is calculated by taking the monthly student loan payments prior to refinancing minus the monthly student loan payments after refinancing with SoFi. SoFi's monthly savings methodology for student loan refinancing assumes 1) members' interest rates do not change over time (**PROJECTIONS FOR VARIABLE RATES ARE STATIC AT THE TIME OF REFINANCING AND DO NOT REFLECT ACTUAL MOVEMENT OF RATES IN THE FUTURE**) 2) members make all payments on time. SoFi's monthly savings methodology for student loan refinancing excludes refinancings in which 1) members elect a SoFi loan with a shorter term than their prior student loan term(s) 2) the term length of the SoFi member's prior student loan(s) was shorter than 5 years or longer than 25 years 3) the SoFi member did not provide correct or complete information regarding his or her outstanding balance, loan type, APR, or current monthly payment. SoFi excludes the above refinancings in an effort to maximize transparency on how we calculate our monthly savings amount and to minimize the risk of member data error skewing the monthly savings amount.

19. Texas Member Lifetime Savings – Lifetime savings calculation is based on all SoFi members that graduated from the University of Texas at Austin who refinanced their student loans between 7/1/15 and 6/30/16. The savings calculation is derived by taking the estimated lifetime cost of existing student loans minus the lifetime cost of SoFi loans upon refinancing for SoFi members that graduated from the University of Texas at Austin who refinanced their student loans. SoFi's lifetime savings methodology for student loan refinancing assumes 1) members' interest rates do not change over time (**PROJECTIONS FOR VARIABLE RATES ARE STATIC AT THE TIME OF REFINANCING AND DO NOT REFLECT ACTUAL MOVEMENT OF RATES IN THE FUTURE**) 2) members make all payments on time 3) members make monthly payments for the full duration of their loan 4) members take advantage of AutoPay, which enables them to lower the APR of their loan by 0.25%. SoFi's average savings methodology for student loan refinancing excludes refinancings in which 1) members elect SoFi loans with longer maturity than their existing student loans 2) the term length of the member's original student loan(s) is greater than 25 years 3) the member did not provide correct or complete information regarding his or her outstanding balance, loan type, APR, or current monthly payment. SoFi excludes the above refinancings in an effort to maximize transparency on how we calculate our average lifetime savings amount and to minimize the risk of member data error skewing the average lifetime savings amount.

20. Texas Member Monthly Savings – Monthly savings calculation is based on all SoFi members that graduated from the University of Texas at Austin who refinanced their student loans between 7/1/15 and 6/30/16. The calculation is derived by averaging the monthly savings of SoFi members that graduated from the University of Texas at Austin, which is calculated by taking the monthly student loan payments prior to refinancing minus the monthly student loan payments after refinancing with SoFi. SoFi's monthly savings methodology for student loan refinancing assumes 1) members' interest rates do not change over time (**PROJECTIONS FOR VARIABLE RATES ARE STATIC AT THE TIME OF REFINANCING AND DO NOT REFLECT ACTUAL MOVEMENT OF RATES IN THE FUTURE**) 2) members make all payments on time. SoFi's monthly savings methodology for student loan refinancing excludes refinancings in which 1) members elect a SoFi loan with a shorter term than their prior student loan term(s) 2) the term length of the SoFi member's prior student loan(s) was shorter than 5 years or longer than 25 years 3) the SoFi member did not provide correct or complete information regarding his or her outstanding balance, loan type, APR, or current monthly payment. SoFi excludes the above refinancings in an effort to maximize transparency on how we calculate our monthly savings amount and to minimize the risk of member data error skewing the monthly savings amount.

21. Florida Member Lifetime Savings – Lifetime savings calculation is based on all SoFi members that graduated from the University of Florida at Gainesville who refinanced their student loans between 7/1/15 and 6/30/16. The savings calculation is derived by taking the estimated lifetime cost of existing student loans minus the lifetime cost of SoFi loans upon refinancing for SoFi members that graduated from the University of Florida at Gainesville who refinanced their student loans. SoFi's lifetime savings methodology for student loan refinancing assumes 1) members'

lifetime cost of existing student loans minus the lifetime cost of SoFi loans upon refinancing for SoFi members that graduated from the University of Kansas who refinanced their student loans. SoFi's lifetime savings methodology for student loan refinancing assumes 1) members' interest rates do not change over time (PROJECTIONS FOR VARIABLE RATES ARE STATIC AT THE TIME OF REFINANCING AND DO NOT REFLECT ACTUAL MOVEMENT OF RATES IN THE FUTURE) 2) members make all payments on time 3) members make monthly payments for the full duration of their loan 4) members take advantage of AutoPay, which enables them to lower the APR of their loan by 0.25%. SoFi's average savings methodology for student loan refinancing excludes refinancings in which 1) members elect SoFi loans with longer maturity than their existing student loans 2) the term length of the member's original student loan(s) is greater than 25 years 3) the member did not provide correct or complete information regarding his or her outstanding balance, loan type, APR, or current monthly payment. SoFi excludes the above refinancings in an effort to maximize transparency on how we calculate our average lifetime savings amount and to minimize the risk of member data error skewing the average lifetime savings amount. The University of Kansas is not affiliated with and does not endorse, promote, or sponsor educational loans made by SoFi Lending Corp.

Purdue University Member Lifetime Savings - Lifetime savings calculation is based on all SoFi members that graduated from Purdue University who refinanced their student loans between 7/1/15 and 6/30/16. The savings calculation is derived by taking the estimated lifetime cost of existing student loans minus the lifetime cost of SoFi loans upon refinancing for SoFi members that graduated from Purdue University who refinanced their student loans. SoFi's lifetime savings methodology for student loan refinancing assumes 1) members' interest rates do not change over time (PROJECTIONS FOR VARIABLE RATES ARE STATIC AT THE TIME OF REFINANCING AND DO NOT REFLECT ACTUAL MOVEMENT OF RATES IN THE FUTURE) 2) members make all payments on time 3) members make monthly payments for the full duration of their loan 4) members take advantage of AutoPay, which enables them to lower the APR of their loan by 0.25%. SoFi's average savings methodology for student loan refinancing excludes refinancings in which 1) members elect SoFi loans with longer maturity than their existing student loans 2) the term length of the member's original student loan(s) is greater than 25 years 3) the member did not provide correct or complete information regarding his or her outstanding balance, loan type, APR, or current monthly payment. SoFi excludes the above refinancings in an effort to maximize transparency on how we calculate our average lifetime savings amount and to minimize the risk of member data error skewing the average lifetime savings amount. Purdue University is not affiliated with and does not endorse, promote, or sponsor educational loans made by SoFi Lending Corp.

University of Oregon Member Lifetime Savings - Lifetime savings calculation is based on all SoFi members that graduated from the University of Oregon who refinanced their student loans between 7/1/15 and 6/30/16. The savings calculation is derived by taking the estimated lifetime cost of existing student loans minus the lifetime cost of SoFi loans upon refinancing for SoFi members that graduated from the University of Oregon who refinanced their student loans. SoFi's lifetime savings methodology for student loan refinancing assumes 1) members' interest rates do not change over time (PROJECTIONS FOR VARIABLE RATES ARE STATIC AT THE TIME OF REFINANCING AND DO NOT REFLECT ACTUAL MOVEMENT OF RATES IN THE FUTURE) 2) members make all payments on time 3) members make monthly payments for the full duration of their loan 4) members take advantage of AutoPay, which enables them to lower the APR of their loan by 0.25%. SoFi's average savings methodology for student loan refinancing excludes refinancings in which 1) members elect SoFi loans with longer maturity than their existing student loans 2) the term length of the member's original student loan(s) is greater than 25 years 3) the member did not provide correct or complete information regarding his or her outstanding balance, loan type, APR, or current monthly payment. SoFi excludes the above refinancings in an effort to maximize transparency on how we calculate our average lifetime savings amount and to minimize the risk of member data error skewing the average lifetime savings amount. The University of Oregon is not affiliated with and does not endorse, promote, or sponsor educational loans made by SoFi Lending Corp.

The University of South Carolina Member Lifetime Savings - Lifetime savings calculation is based on all SoFi members that graduated from University of South Carolina who refinanced their student loans between 7/1/15 and 6/30/16. The savings calculation is derived by taking the estimated lifetime cost of existing student loans minus the lifetime cost of SoFi loans upon refinancing for SoFi members that graduated from University of South Carolina who refinanced their student loans. SoFi's lifetime savings methodology for student loan refinancing assumes 1) members' interest rates do not change over time (PROJECTIONS FOR VARIABLE RATES ARE STATIC AT THE TIME OF REFINANCING AND DO NOT REFLECT ACTUAL MOVEMENT OF RATES IN THE FUTURE) 2) members make all payments on time 3) members make monthly payments for the full duration of their loan 4) members take advantage of AutoPay, which enables them to lower the APR of their loan by 0.25%. SoFi's average savings methodology for student loan refinancing excludes refinancings in which 1) members elect SoFi loans with longer maturity than their existing student loans 2) the term length of the member's original student loan(s) is greater than 25 years 3) the member did not provide correct or complete information regarding his or her outstanding balance, loan type, APR, or current monthly payment. SoFi excludes the above refinancings in an effort to maximize transparency on how we calculate our average lifetime savings amount and to minimize the risk of member data error skewing the average lifetime savings amount. The University of South Carolina is not affiliated with and does not endorse, promote, or sponsor educational loans made by SoFi Lending Corp.

Butler University Member Lifetime Savings - Lifetime savings calculation is based on all SoFi members that graduated from Butler University who refinanced their student loans between 7/1/15 and 6/30/16. The savings calculation is derived by taking the estimated lifetime cost of existing student loans minus the lifetime cost of SoFi loans upon refinancing for SoFi members that graduated from Butler University who refinanced their student loans. SoFi's lifetime savings methodology for student loan refinancing assumes 1) members' interest rates do not change over time (PROJECTIONS FOR VARIABLE RATES ARE STATIC AT THE TIME OF REFINANCING AND DO NOT REFLECT ACTUAL MOVEMENT OF RATES IN THE FUTURE) 2) members make all payments on time 3) members make monthly payments for the full duration of their loan 4) members take advantage of AutoPay, which enables them to lower the APR of their loan by 0.25%. SoFi's average savings methodology for student loan refinancing excludes refinancings in which 1) members elect SoFi loans with longer maturity than their existing student loans 2) the term length of the member's original student loan(s) is greater than 25 years 3) the member did not provide correct or complete information regarding his or her outstanding balance, loan type, APR, or current monthly payment. SoFi excludes the above refinancings in an effort to maximize transparency on how we calculate our average lifetime savings amount and to minimize the risk of member data error skewing the average lifetime savings amount. Butler University is not affiliated with and does not endorse, promote, or sponsor educational loans made by SoFi Lending Corp.

University of Kentucky Member Lifetime Savings - Lifetime savings calculation is based on all SoFi members that graduated from University of Kentucky who refinanced their student loans between 7/1/15 and 6/30/16. The savings calculation is derived by taking the estimated lifetime cost of existing student loans minus the lifetime cost of SoFi loans upon refinancing for SoFi members that graduated from University of Kentucky who refinanced their student loans. SoFi's lifetime savings methodology for student loan refinancing assumes 1) members' interest rates do not change over time (PROJECTIONS FOR VARIABLE RATES ARE STATIC AT THE TIME OF REFINANCING AND DO NOT REFLECT ACTUAL MOVEMENT OF RATES IN THE FUTURE) 2) members make all payments on time 3) members make monthly payments for the full duration of their loan 4) members take advantage of AutoPay, which enables them to lower the APR of their loan by 0.25%. SoFi's average savings methodology for student loan refinancing excludes refinancings in which 1) members elect SoFi loans with longer maturity than their existing student loans 2) the term length of the member's original student loan(s) is greater than 25 years 3) the member did not provide correct or complete information regarding his or her outstanding balance, loan type, APR, or current monthly payment. SoFi excludes the above refinancings in an effort to maximize transparency on how we calculate our average lifetime savings amount and to minimize the risk of member data error skewing the average lifetime savings amount. The University of Kentucky is not affiliated with and does not endorse, promote, or sponsor educational loans made by SoFi Lending Corp.

Degree-Specific Metrics

Average number and amount of loans refinanced by degree type is based on member-submitted degree information and includes loans funded between 08/18/2012 and 04/03/2017.

Degree Type	Avg. Amount Refinanced	# Loans Refinanced
Undergraduates	\$48,281	50,250
Dental	\$199,939	3,083
Pharmacy	\$105,696	4,858
Law	\$100,689	17,581
Nursing	\$85,675	9,963
MBA	\$70,071	20,142
Engineering	\$50,680	4,071
Math	\$50,384	611
Medicine - M.D. & D.O.	\$178,706	10,158

Medicine—DO	\$213,948	2,081
Medicine—MD	\$169,626	8,072

M.D. and D.O. Savings:

M.D. and D.O. Lifetime Savings – Lifetime savings calculation of **\$46,086** is based on all SoFi members with an M.D. or D.O. degree who refinanced their student loans between 06/14/2013 and 06/30/2016. The savings calculation is derived by taking the estimated lifetime cost of existing student loans minus the lifetime cost of SoFi loans upon refinancing for SoFi M.D. and D.O. degree members who refinanced their student loans. SoFi's lifetime savings methodology for student loan refinancing assumes 1) members' interest rates do not change over time **(PROJECTIONS FOR VARIABLE RATES ARE STATIC AT THE TIME OF REFINANCING AND DO NOT REFLECT ACTUAL MOVEMENT OF RATES IN THE FUTURE)** 2) members make all payments on time 3) members make monthly payments for the full duration of their loan 4) members take advantage of AutoPay, which enables them to lower the APR of their loan by 0.25%. SoFi's average savings methodology for student loan refinancing excludes refinancings in which 1) members elect SoFi loans with longer maturity than their existing student loans 2) the term length of the member's original student loan(s) is greater than 30 years 3) the member did not provide correct or complete information regarding his or her outstanding balance, loan type, APR, or current monthly payment. 4) loans with terms over 25 years if the reported balance is under \$60k. SoFi excludes the above refinancings in an effort to maximize transparency on how we calculate our average lifetime savings amount and to minimize the risk of member data error skewing the average lifetime savings amount.

M.D. and D.O. Monthly Savings – Monthly savings calculation of **\$910** is based on all SoFi members with an M.D. or D.O. degree who refinanced their student loans between 10/25/2013 and 06/30/2017. The calculation is derived by averaging the monthly savings of SoFi members with an M.D. or D.O. degree, which is calculated by taking the monthly student loan payments prior to refinancing minus the monthly student loan payments after refinancing with SoFi. SoFi's monthly savings methodology for student loan refinancing assumes 1) members' interest rates do not change over time **(PROJECTIONS FOR VARIABLE RATES ARE STATIC AT THE TIME OF REFINANCING AND DO NOT REFLECT ACTUAL MOVEMENT OF RATES IN THE FUTURE)** 2) members make all payments on time. SoFi's monthly savings methodology for student loan refinancing excludes refinancings in which 1) members elect a SoFi loan with a shorter term than their prior student loan term(s) 2) the term length of the SoFi member's prior student loan(s) was shorter than 5 years or longer than 30 years 3) the SoFi member did not provide correct or complete information regarding his or her outstanding balance, loan type, APR, or current monthly payment. 4) loans with terms over 25 years if the reported balance is under \$60k. SoFi excludes the above refinancings in an effort to maximize transparency on how we calculate our monthly savings amount and to minimize the risk of member data error skewing the monthly savings amount.

Nursing Savings:

Nursing Lifetime Savings – Lifetime savings calculation of **\$75,057** is based on all SoFi members with a nursing degree who refinanced their student loans between 6/14/2013 and 6/30/2016. The savings calculation is derived by taking the estimated lifetime cost of existing student loans minus the lifetime cost of SoFi loans upon refinancing for SoFi nursing degree members who refinanced their student loans. SoFi's lifetime savings methodology for student loan refinancing assumes 1) members' interest rates do not change over time **(PROJECTIONS FOR VARIABLE RATES ARE STATIC AT THE TIME OF REFINANCING AND DO NOT REFLECT ACTUAL MOVEMENT OF RATES IN THE FUTURE)** 2) members make all payments on time 3) members make monthly payments for the full duration of their loan 4) members take advantage of AutoPay, which enables them to lower the APR of their loan by 0.25%. SoFi's average savings methodology for student loan refinancing excludes refinancings in which 1) members elect SoFi loans with longer maturity than their existing student loans 2) the term length of the member's original student loan (s) is greater than 30 years 3) the member did not provide correct or complete information regarding his or her outstanding balance, loan type, APR, or current monthly payment. SoFi excludes the above refinancings in an effort to maximize transparency on how we calculate our average lifetime savings amount and to minimize the risk of member data error skewing the average lifetime savings amount.

Nursing Monthly Savings – Monthly savings calculation of **\$313** is based on all SoFi members with a nursing degree who refinanced their student loans between 7/8/2013 and 6/30/2016. The calculation is derived by averaging the monthly savings of SoFi members with a nursing degree, which is calculated by taking the monthly student loan payments prior to refinancing minus the monthly student loan payments after refinancing with SoFi. SoFi's monthly savings methodology for student loan refinancing assumes 1) members' interest rates do not change over time **(PROJECTIONS FOR VARIABLE RATES ARE STATIC AT THE TIME OF REFINANCING AND DO NOT REFLECT ACTUAL MOVEMENT OF RATES IN THE FUTURE)** 2) members make all payments on time. SoFi's monthly savings methodology for student loan refinancing excludes refinancings in which 1) members elect a SoFi loan with a shorter term than their prior student loan term(s) 2) the term length of the SoFi member's prior student loan(s) was shorter than 5 years or longer than 30 years 3) the SoFi member did not provide correct or complete information regarding his or her outstanding balance, loan type, APR, or current monthly payment. SoFi excludes the above refinancings in an effort to maximize transparency on how we calculate our monthly savings amount and to minimize the risk of member data error skewing the monthly savings amount.

Attorney Lifetime Savings – Lifetime savings calculation of **\$31,398** is based on all SoFi members with a law school degree who refinanced their student loans between 11/6/2012 and 6/30/2016. The savings calculation is derived by taking the estimated lifetime cost of existing student loans minus the lifetime cost of SoFi loans upon refinancing for SoFi law school degree members who refinanced their student loans. SoFi's lifetime savings methodology for student loan refinancing assumes 1) members' interest rates do not change over time **(PROJECTIONS FOR VARIABLE RATES ARE STATIC AT THE TIME OF REFINANCING AND DO NOT REFLECT ACTUAL MOVEMENT OF RATES IN THE FUTURE)** 2) members make all payments on time 3) members make monthly payments for the full duration of their loan 4) members take advantage of AutoPay, which enables them to lower the APR of their loan by 0.25%. SoFi's average savings methodology for student loan refinancing excludes refinancings in which 1) members elect SoFi loans with longer maturity than their existing student loans 2) the term length of the member's original student loan(s) is greater than 30 years 3) the member did not provide correct or complete information regarding his or her outstanding balance, loan type, APR, or current monthly payment. SoFi excludes the above refinancings in an effort to maximize transparency on how we calculate our average lifetime savings amount and to minimize the risk of member data error skewing the average lifetime savings amount.

Attorney Monthly Savings – Monthly savings calculation of **\$391** is based on all SoFi members with a law school degree who refinanced their student loans between 11/6/2012 and 6/30/2016. The calculation is derived by averaging the monthly savings of SoFi members with a law school degree, which is calculated by taking the monthly student loan payments prior to refinancing minus the monthly student loan payments after refinancing with SoFi. SoFi's monthly savings methodology for student loan refinancing assumes 1) members' interest rates do not change over time **(PROJECTIONS FOR VARIABLE RATES ARE STATIC AT THE TIME OF REFINANCING AND DO NOT REFLECT ACTUAL MOVEMENT OF RATES IN THE FUTURE)** 2) members make all payments on time. SoFi's monthly savings methodology for student loan refinancing excludes refinancings in which 1) members elect a SoFi loan with a shorter term than their prior student loan term(s) 2) the term length of the SoFi member's prior student loan(s) was shorter than 5 years or longer than 30 years 3) the SoFi member did not provide correct or complete information regarding his or her outstanding balance, loan type, APR, or current monthly payment. SoFi excludes the above refinancings in an effort to maximize transparency on how we calculate our monthly savings amount and to minimize the risk of member data error skewing the monthly savings amount.

Dentist Lifetime Savings – Lifetime savings calculation of **\$59,644** is based on all SoFi members with a dental school degree who refinanced their student loans between 2/28/2014 and 6/30/2016. The savings calculation is derived by taking the estimated lifetime cost of existing student loans minus the lifetime cost of SoFi loans upon refinancing for SoFi dental school degree members who refinanced their student loans. SoFi's lifetime savings methodology for student loan refinancing assumes 1) members' interest rates do not change over time **(PROJECTIONS FOR VARIABLE RATES ARE STATIC AT THE TIME OF REFINANCING AND DO NOT REFLECT ACTUAL MOVEMENT OF RATES IN THE FUTURE)** 2) members make all payments on time 3) members make monthly payments for the full duration of their loan 4) members take advantage of AutoPay, which enables them to lower the APR of their loan by 0.25%. SoFi's average savings methodology for student loan refinancing excludes refinancings in which 1) members elect SoFi loans with longer maturity than their existing student loans 2) the term length of the member's original student loan(s) is greater than 30 years 3) the member did not provide correct or complete information regarding his or her outstanding balance, loan type, APR, or current monthly payment. SoFi excludes the above refinancings in an effort to maximize transparency on how we calculate our average lifetime savings amount and to minimize the risk of member data error skewing the average lifetime savings amount.

Dentist Monthly Savings – Monthly savings calculation of **\$800** is based on all SoFi members with a dental school degree who refinanced their student loans between 2/28/2014 and 6/30/2016. The calculation is derived by averaging the monthly savings of SoFi members with a dental school degree, which is calculated by taking the monthly student loan payments prior to refinancing minus the monthly student loan payments after refinancing with SoFi. SoFi's monthly savings methodology for student loan refinancing assumes 1) members' interest rates do not change over time **(PROJECTIONS FOR VARIABLE RATES ARE STATIC AT THE TIME OF REFINANCING AND DO NOT REFLECT ACTUAL MOVEMENT OF RATES IN THE FUTURE)** 2) members make all payments on time. SoFi's monthly savings methodology for student loan refinancing excludes refinancings in which 1) members elect a SoFi loan with a shorter term than their prior student loan term(s) 2) the term length of the SoFi member's prior student loan(s) was shorter than 5 years or longer than 30 years 3) the SoFi member did not provide correct or complete information regarding his or her outstanding balance, loan type, APR, or current monthly payment. SoFi excludes the above refinancings in an effort to maximize transparency on how we calculate our monthly savings amount and to minimize the risk of member data error skewing the monthly savings amount.

Investing.

The information contained herein does not constitute an offer to sell securities or a solicitation of an offer to buy securities. Purchases or sales of securities privately offered by SoFi or its affiliates (the "Securities") can only be made by private placement memorandum and related subscription documents, which will be provided to accredited investors on a confidential basis at their request for their consideration in connection with such offering. Investment in the Securities will involve significant risks, including loss of principal. The Securities will have limited liquidity options, as there is a limited secondary market for the Securities. None of the information contained in this website release is a recommendation for investment in any securities. Testimonials may not be representative of the experience of other investors and are not indicative of future performance or success. SoFi is not affiliated with or officially endorsed by any listed universities.

Investor Education and Protection:

An investor brochure about SoFi Securities, LLC is available on FINRA BrokerCheck at brokercheck.finra.org. You can also call the BrokerCheck hotline at (800) 789-9899 or access the broader FINRA website at www.finra.org.

Wealth:

The SoFi Wealth platform is operated and maintained by SoFi Wealth LLC, an SEC Registered Investment Advisor. Brokerage services are provided to clients of SoFi Wealth LLC by SoFi Securities LLC, an affiliated broker-dealer registered with the Securities and Exchange Commission and a member of FINRA/SIPC. Investments are not FDIC insured, have No Guarantee and May Lose Value. Investing in securities involves risks, and there is always the potential of losing money when you invest in securities. Clearing and custody of all securities are provided by APEX Clearing Corporation.

Additional Explanatory Notes and Disclosures Related to Performance:

General

SoFi Wealth LLC ("SoFi Wealth") is an SEC registered Investment Advisor. Information pertaining to SoFi Wealth's advisory operations, services, and fees is set forth in SoFi Wealth's current Form ADV Part 2 (Brochure), a copy of which is available upon request and at www.adviserinfo.sec.gov.

The material in this presentation is based on information from a variety of sources we consider reliable, but we do not represent that the information is accurate or complete. The material provided herein is for informational purposes only.

SoFi Wealth does not provide tax advice to its clients. All investors are strongly urged to consult with their tax advisors regarding any potential investment.

This content is not intended to be used as a general guide to investing, or as a source of any specific investment recommendations, and makes no implied or express recommendations concerning the manner in which any client's account should or would be handled, as appropriate strategies depend upon the client's specific circumstances and investment objectives.

The presentation of performance is neither an offer to sell nor a solicitation of an offer to buy any securities.

Backtested Performance

Backtested performance is NOT an indicator of future actual results. The results reflect performance of a strategy not offered to investors and do NOT represent returns that any investor actually attained. Backtested results are calculated by the retroactive application of a model constructed on the basis of historical data and based on assumptions integral to the model which may or may not be testable and are subject to losses.

Backtested performance is developed with the benefit of hindsight and has inherent limitations. Specifically, backtested results do not reflect actual trading or the effect of material economic and market factors on the decision-making process. Since trades have not actually been executed, results may have under- or over-compensated for the impact, if any, of certain market factors, such as lack of liquidity, and may not reflect the impact that certain economic or market factors may have had on the decision-making process. Further, backtesting allows the security selection methodology to be adjusted until past returns are maximized. Actual performance may differ significantly from backtested performance. **Future returns are not guaranteed and a loss of principal may occur.**

Backtested results are adjusted to reflect the reinvestment of dividends and other income to rebalance the portfolio and are presented net-of-fees, as described below. No cash balance or cash flow is included in the calculation.

Results assume that SoFi Wealth would have been able to purchase the securities recommended by the model and the markets were sufficiently liquid to permit all trading. Changes in these assumptions may have a material impact on the backtested returns presented. Certain assumptions have been made for modeling purposes and are unlikely to be realized. No representations and warranties are made as to the reasonableness of the assumptions. This information is provided for illustrative purposes only.

SoFi Indices

SoFi Wealth constructed the indices presented using a series of ETFs that follow a set of rules of ownership that are held constant regardless of market conditions and that mirror holdings currently maintained in the SoFi Wealth model portfolios. An important characteristic of an index fund is that its rules of ownership are not based on a forecast of short-term events. Therefore, an investment strategy that is limited to the buying and rebalancing of a portfolio of index funds is often referred to as passive investing, as opposed to active investing. Simulated index data is based on the performance of live ETF's.

Performance results assume the reinvestment of dividends and capital gains and monthly rebalancing at the end of each month. The monthly return is calculated with the assumption that the SoFi index is perfectly in balance at the end of each month. In actual SoFi portfolios, rebalancing occurs at no set time, and such actions are dependent on both market conditions and individual client liquidity inflows and outflows, along with the cost impact of such transactions on the overall portfolio.

The performance of the SoFi indices reflects and is net of the effect of SoFi's annual investment management fee of 0.25%, billed quarterly. Actual SoFi Wealth advisory fees may be different than that illustrated. The fee utilized is the highest fee SoFi Wealth charges as of the date of the chart. Depending on the amount of your assets under management, your investment management fee may be less. Since we accept no fees from investment product firms, SoFi uses index fund data based on net asset value returns, which are net of the ETF expenses only. Expenses of the underlying holdings were estimated using a weighted average of the expense ratios for the ETF's utilized in the SoFi Wealth model portfolios at the date of the chart. Although ETF's may minimize tax liabilities from short and long-term capital gains, any resulting tax liability is not deducted from performance results. SoFi Wealth does not charge transaction fees, but other custody related expenses may apply and are not reflected, which reduce returns.

All of the securities used in the SoFi indices were not available during the time period presented.

No taxes are taken into account—chart assumes the account used to invest is a nontaxable account that is an ongoing concern throughout the period presented.

Representative indexing of SoFi Wealth's conservative strategy underperforms the associated benchmark due to short duration bias and concentration of fixed income.

Benchmarks

Benchmarks have been constructed using combinations of MSCI ACWI and the Bloomberg Barclays Global Aggregate (Dollar Hedged) Total Return index, blended to represent the weighting of equity and fixed income allocations maintained in the associated SoFi Index. Benchmark construction is intended to capture the approximate equivalent risk between the benchmark and the associated SoFi index.

References to market or composite indices, benchmarks or other measures of relative market performance over a specified period of time are provided for your information only. Reference to an index does not imply that we believe a SoFi Wealth portfolio will achieve returns, volatility or other results similar to the index. The composition of a benchmark may not reflect the manner in which a SoFi Index is constructed in relation to expected or achieved returns, investment holdings, portfolio guidelines, restrictions, sectors, correlations, concentrations, volatility or tracking error targets, all of which are subject to change over time.

Performance results assume the reinvestment of dividends and capital gains and monthly rebalancing at the end of each month. The monthly return is calculated with the assumption that the benchmark is perfectly in balance at the end of each month.

The performance of the benchmark reflects and is net of the effect of an assumed "average mutual fund fee" of 79 basis points, which was expressed in the *Morningstar 2015 Fee Study*. Although index mutual funds minimize tax liabilities from short and long-term capital gains, any resulting tax liability is not deducted from performance results. Performance results also do not reflect transaction fees and other expenses, which reduce returns. Performance results assume the reinvestment of dividends, interest and other earnings and are time-weighted based on monthly portfolio valuations for all periods.

The volatility of a benchmark index may be materially different from the individual performance attained by a specific investor. In addition, strategy holdings may differ significantly from the securities that comprise the index. The index has not been selected to represent an appropriate benchmark with which to compare an investor's performance, but rather is disclosed to allow for comparison of the SoFi Indices' performance to that of certain well-known and widely recognized Index. You cannot invest directly in an index.

Key Assumptions

Portfolio Weights	Aggressive	Moderately Aggressive	Moderate	Moderately Conservative	Conservative
US	35%	45%	30%	25%	0
Developed Ex US	25%	10%	5%	0%	0%
EM Equity	30%	15%	10%	5%	0
US Energy	5%	0%	0%	0%	0%
REIT	5%	0%	0%	0%	5%
EM USD		5%	10%	15%	5%
Inflation Linked Treasury		0%	0%	0%	0%
Short Duration Treasury		0%	0%	0%	70%
Intermediate Treasury		0%	0%	5%	10%
Intermediate Corp		0%	7%	17.50%	10%
Short Term Corp		5%	10%	10%	0%
Barclays High Yield		5%	10%	5%	0%
Short Term HY		15%	18%	17.50%	0%
Short Term Inv Muni		0%	0%	0%	0%
Inv Muni		0%	0%	0%	0%
High Yield Muni		0%	0%	0%	0%
1-3 Month Bill		0%	0%	0%	0%

Risks

All investments are subject to risk, which should be considered prior to making and investment decisions.

Exchange Traded Funds (ETFs)

ETFs are open-end investment companies, unit investment trusts or depository receipts that hold portfolios of stocks, commodities and/or currencies that commonly are designed, before expenses, to closely track the performance and dividend yield of (i) a specific index, (ii) a basket of securities, commodities or currencies, or (iii) a particular commodity or currency. The types of indices commonly sought to be replicated by ETFs most often include domestic equity indices, fixed income indices, sector indices and foreign or international indices. ETF shares are traded on exchanges and are traded and priced throughout the trading day. ETFs permit an investor to purchase a selling interest in a portfolio of stocks throughout the trading day. Because ETFs trade on an exchange, they may not trade at NAV. Sometimes, the prices of ETFs may vary significantly from the NAVs of the ETFs' underlying securities. Additionally, if an investor decides to redeem ETF shares rather than selling them on a secondary market, the investor may receive the underlying securities which must be sold in order to obtain cash.

Equity

Equity securities include common stocks, preferred stocks, convertible securities and mutual funds that invest in these securities. Equity markets can be volatile. Stock prices rise and fall based on changes in an individual company's financial condition and overall market conditions. Stock prices can decline significantly in response to adverse market conditions, company-specific events, and other domestic and international political and economic developments.

Fixed Income

Fixed income securities include corporate bonds, municipal bonds, other debt instruments and mutual funds that invest in these securities. Issuers generally pay a fixed, variable, or floating interest rate, and must repay the amount borrowed at maturity. Some debt instruments, such as zero-coupon bonds, do not pay current interest, but are sold at a discount from their face value. Prices of fixed income securities generally decline when interest rates rise, and rise when interest rates fall. Longer-term debt and zero-coupon bonds are more sensitive to interest rate changes than debt instruments with shorter maturities.

Fixed income securities are also subject to credit risk, which is the chance that an issuer will fail to pay interest or principal on time. Many fixed income securities receive credit ratings from Nationally Recognized Statistical Rating Organizations (NRSROs). These NRSROs assign ratings to securities by assessing the likelihood of issuer default. Changes in the credit strength of an issuer may reduce the credit rating of its debt investments and may affect their value. High-quality debt instruments are rated at least AA or its equivalent by any NRSRO or are unrated debt instruments of equivalent quality. Issuers of high-grade debt instruments are considered to have a very strong capacity to pay principal and interest. Investment grade debt instruments are rated at least Baa or its equivalent by any NRSRO or are unrated debt instruments of equivalent quality. Baa rated securities are considered to have adequate capacity to pay principal and interest, although they also have speculative characteristics. Lower rated debt securities are more likely to be adversely affected by changes in economic conditions than higher rated debt securities.

U.S. Government securities include securities issued or guaranteed by the U.S. Treasury, issued by a U.S. Government agency, or issued by a Government-Sponsored Enterprise (GSE). U.S. Treasury securities include direct obligations of the U.S. Treasury (i.e., Treasury bills, notes and bonds). U.S. Government agency bonds are backed by the full faith and credit of the U.S. Government or guaranteed by the U.S. Treasury (such as securities of the Government National Mortgage Association (GNMA or Ginnie Mae)). GSE bonds are issued by certain federally-chartered but privately-owned corporations, but are neither direct obligations of, nor backed by the full faith and credit of, the U.S. Government. GSE bonds include: bonds issued by Federal Home Loan Banks (FHLB), Federal Farm Credit Banks (FCB), Federal Home Loan Mortgage Corporation (FHLMC or Freddie Mac) and the Federal National Mortgage Association (FNMA or Fannie Mae).

International Securities

International investments involve additional risks you should be aware of, which include differences in financial accounting standards, currency fluctuations, political instability, foreign taxes and regulations, news that can trigger volatile conditions, and the potential for illiquid markets. Small cap companies in these markets may react with greater volatility in reaction to activities in those markets. It is more difficult to obtain reliable information about some foreign securities. The costs of investing in some foreign markets may be higher than investing in domestic markets. Investments in foreign securities also are subject to currency fluctuations.

Definitions

Asset Class is a standard term that broadly defines a category of investments. The three basic asset classes are Cash, Bonds (fixed income), and Stocks (equity). Bonds and Stocks are often further subdivided into more narrowly defined classes. Some of the most common asset classes are defined below.

Cash and Cash Alternatives

Cash typically includes bank accounts or certificates of deposit, which are insured by the Federal Deposit Insurance Corporation up to a limit per account. Cash Alternatives typically include money market securities, U.S. Treasury bills, and other investments that are readily convertible to cash, have a stable market value, and a very short-term maturity. U.S. Treasury bills are backed by the full faith and credit of the U.S. Government and, when held to maturity, provide safety of principal. (See the "Risks Inherent in Investing" section in this Important Disclosure Information for a summary of the risks associated with investing in cash alternatives.)

Bonds

Bonds are either domestic (U.S.) or global debt securities issued by either private corporations or governments. (See the "Risks Inherent in Investing" section in this Important Disclosure Information for a summary of the risks associated with investing in bonds. Bonds are also called "fixed income securities.")

Domestic government bonds are backed by the full faith and credit of the U.S. Government and have superior liquidity and, when held to maturity, safety of principal. Domestic corporate bonds carry the credit risk of their issuers and thus usually offer additional yield. Domestic government and corporate bonds can be sub-divided based upon their term to maturity. Short-term bonds have an approximate term to maturity of 1 to 5 years; intermediate-term bonds have an approximate term to maturity of 5 to 10 years; and, long-term bonds have an approximate term to maturity greater than 10 years.

Stocks

Stocks are equity securities of domestic and foreign corporations. (See the "Risks Inherent in Investing" section in this Important Disclosure information for a summary of the risks associated with investing in stocks.)

Domestic stocks are equity securities of U.S. corporations. Domestic stocks are often sub-divided based upon the market capitalization of the company (the market value of the company's stock). "Large cap" stocks are from larger companies, "mid cap" from the middle range of companies, and "small cap" from smaller, perhaps newer, companies. Generally, small cap stocks experience greater market volatility than stocks of companies with larger capitalization. Small cap stocks are generally those from companies whose capitalization is less than \$500 million, mid cap stocks those between \$500 million and \$5 billion, and large cap over \$5 billion.

Large cap, mid cap and small cap may be further sub-divided into "growth" and "value" categories. Growth companies are those with an orientation towards growth, often characterized by commonly used metrics such as higher price-to-book and price-to-earnings ratios. Analogously, value companies are those with an orientation towards value, often characterized by commonly used metrics such as lower price-to-book and price-to-earnings ratios.

International stocks are equity securities from foreign corporations. International stocks are often sub-divided into those from "developed" countries and those from "emerging markets." The emerging markets are in less developed countries with emerging economies that may be characterized by lower income per capita, less developed infrastructure and nascent capital markets. These "emerging markets" usually are less economically and politically stable than the "developed markets."

Welcome Bonus:

Terms and conditions apply. Offer is subject to lender approval. To receive the offer, you must: (1) register and/or apply through the referral link you were given; (2) complete a loan application with SoFi; (3) have and provide a valid US bank account to receive bonus; (4) and meet SoFi's underwriting criteria. Once conditions are met and the loan has been disbursed, you will receive your welcome bonus via automated clearing house (ACH) into your checking account within 30 calendar days. Bonuses that are not redeemed within 180 calendar days of the date they were made available to the recipient may be subject to forfeit. Bonus amounts of \$600 or greater in a single calendar year may be reported to the Internal Revenue Service (IRS) as miscellaneous income to the recipient on Form 1099-MISC in the year received as required by applicable law. Recipient is responsible for any applicable federal, state or local taxes associated with receiving the bonus offer; consult your tax advisor to determine applicable tax consequences. SoFi reserves the right to change or terminate the offer at any time with or without notice.

Member Rate Discount Program:

Eligibility

Existing SoFi members with a SoFi Mortgage, Personal Loan, or Student Loan who take out a new loan of a different product type will receive the 0.25% Member Rate Discount on that new loan. To be eligible for the Member Rate Discount Program, members must meet the following criteria: 1) The member must be in good standing with their current and prior SoFi loans; 2) the member has never been 60 or more days past due on a current and prior SoFi loan; 3) the member has not been 30 or more days past due more than once on a current and prior SoFi loan; and 4) the member was never in forbearance on a SoFi loan. The Member Rate Discount must be for a different type of loan, thus it does not apply to another loan of the same type. For instance, an existing SoFi Personal Loan borrower is not eligible to receive the Member Rate Discount on a second SoFi Personal Loan, but is eligible to receive the Member Rate Discount on a SoFi Mortgage, Mortgage Refinance, Student Loan Refinance, Parent PLUS Student Loan Refinance, or a Parent In-School Loan.

SoFi Wealth members with no SoFi loan accounts will also receive the Member Rate Discount on a new loan if the member's existing SoFi Wealth account meets minimum balance criteria described below at the time of origination of the new loan. SoFi Wealth members are eligible to receive the Member Rate Discount on a Mortgage Loan if they have and maintain a minimum balance of \$50,000 in their SoFi Wealth account. SoFi Wealth members are eligible to receive the Member Rate Discount on a Personal and Student Loan if they have and maintain a minimum balance of \$10,000 in their SoFi Wealth account.

The SoFi Wealth platform is operated and maintained by SoFi Wealth LLC, an SEC Registered Investment Advisor. Brokerage services are provided to clients of SoFi Wealth LLC by SoFi Securities LLC, an affiliated broker-dealer registered with the Securities and Exchange Commission and a member of FINRA/SIPC. Investments are not FDIC Insured, have No Guarantee and May Lose Value. Investing in securities involves risks, and there is always the potential of losing money when you invest in securities. Clearing and custody of all securities are provided by APEX Clearing Corporation.

Standards and Limitations

7/1 Adjustable Rate Mortgage (ARM) loan products will receive the Member Rate Discount for the duration of the fixed period, i.e. 7 years only. Limit one Member Rate Discount per loan. Member Rate Discount cannot be combined with other rate discounts, with the exception of the 0.25% AutoPay rate discount. SoFi reserves the right to change or terminate the Member Rate Discount Program to unenrolled participants at any time with or without notice.

Personal Loan Member Rate Discount Average Savings

Member Rate Discount Program average savings of **\$147** for SoFi Personal Loans is based on all SoFi members who financed their personal loans between 1/1/2016 and 12/31/2016. The savings calculation is derived by taking the lifetime cost of SoFi loans minus the lifetime cost of SoFi loans assuming a 0.125% discount. The savings calculation assumes an average rate of **9.7% APR**, an average term of **67.67 months**, and an average balance **\$34,914**. SoFi's lifetime savings methodology for personal loans assumes 1) members' interest rates do not change over time **(PROJECTIONS FOR VARIABLE RATES ARE STATIC AT THE TIME OF REFINANCING AND DO NOT REFLECT ACTUAL MOVEMENT OF RATES IN THE FUTURE)** 2) members make all payments on time 3) members make monthly payments for the full duration of their loan 4) members take advantage of AutoPay, which enables them to lower the APR of their loan by 0.25%.

Student Loan Member Rate Discount Average Savings

Member Rate Discount Program average savings of **\$659** for SoFi Student Loans is based on all SoFi members who refinanced their student loans between 1/1/2016 and 12/31/2016. The savings calculation is derived by taking the lifetime cost of SoFi loans minus the lifetime cost of SoFi loans assuming a 0.125% discount. The savings calculation assumes an average rate of **4.846% APR**, an average term of **137.43 months**, and an average balance **\$77,495**. SoFi's lifetime savings methodology for student loan refinancing assumes 1) members' interest rates do not change over time **(PROJECTIONS FOR VARIABLE RATES ARE STATIC AT THE TIME OF REFINANCING AND DO NOT REFLECT ACTUAL MOVEMENT OF RATES IN THE FUTURE)** 2) members make all payments on time 3) members make monthly payments for the full duration of their loan 4) members take advantage of AutoPay, which enables them to lower the APR of their loan by 0.25%.

Member Daily Savings:

Average daily savings calculation of **\$9** is based on all SoFi members who refinanced their student loans between 8/16/2012 and 6/30/2016. The calculation is derived by averaging the monthly savings of SoFi members, which is calculated by taking the monthly student loan payments prior to refinancing minus the monthly student loan payments after refinancing with SoFi, and then taking the daily average of that monthly savings. SoFi's daily savings methodology for student loan refinancing assumes 1) members' interest rates do not change over time **(PROJECTIONS FOR VARIABLE RATES ARE STATIC AT THE TIME OF REFINANCING AND DO NOT REFLECT ACTUAL MOVEMENT OF RATES IN THE FUTURE)** 2) members make all payments on time. SoFi's daily savings methodology for student loan refinancing excludes refinancings in which 1) members elect a SoFi loan with a shorter term than their prior student loan term(s) 2) the term length of the SoFi member's prior student loan(s) was shorter than 5 years or longer than 30 years 3) the SoFi member did not provide correct or complete information regarding his or her outstanding balance, loan type, APR, or current monthly payment. SoFi excludes the above refinancings in an effort to maximize transparency on how we calculate our daily savings amount and to minimize the risk of member data error skewing the daily savings amount.

Member Referral Program:

Lifetime referral bonus payment calculation is based on the total funds paid or pending payment to SoFi referral members who earned one or more welcome bonuses through the referral program between 12/10/14 – 1/30/2017, regardless of whether the funds have been disbursed.

The member lifetime savings calculation of **\$120,509,738** is for SoFi referred members who had their student or parent plus loans refinanced between 7/17/2013 – 1/27/2017. SoFi's lifetime savings methodology for student loan refinancing assumes 1) members' interest rates do not change over time **(PROJECTIONS FOR VARIABLE RATES ARE STATIC AT THE TIME OF REFINANCING AND DO NOT REFLECT ACTUAL MOVEMENT OF RATES IN THE FUTURE)** 2) members make all payments on time 3) members make monthly payments for the full duration of their loan 4) members take advantage of AutoPay, which enables them to lower the APR of their loan by 0.25%. Borrowers refinancing loans into longer terms typically forfeit savings for lower monthly payments.

Lifetime welcome bonus payment calculation is based on the total funds paid or pending payment to SoFi referral members who earned a welcome bonus through the referral program between 12/10/14 – 1/30/2017, regardless of whether the funds have been disbursed.

Employer Contribution Program:

Average Enrollee Lifetime Savings

Average enrollee lifetime savings calculation of \$8,957.50 is based on all employees of SoFi's Employer Contribution Program partners who received contributions between 5/13/2016 and 4/5/2017. SoFi itself is a participant in the Employer Contribution Program. The savings calculation is derived by taking the estimated lifetime cost of the enrollee's existing student loan without the employer contribution minus the lifetime cost of existing student loan with the employer's contribution added as an additional payment each month. SoFi's average lifetime savings methodology for its Employer Contribution Program assumes: 1) data entered during enrollment in the contribution program is accurate; 2) enrollees' interest rates do not change over time (**PROJECTIONS FOR VARIABLE RATES ARE STATIC AT THE TIME OF REFINANCING AND DO NOT REFLECT ACTUAL MOVEMENT OF RATES IN THE FUTURE**); 3) enrollees make all payments on time 4); enrollees make their minimum monthly payment for the full duration of their loan; 5) employer contribution is applied for the duration of the enrollee's loan; and 6) enrollee remains employed by the company for the duration of their loan. SoFi's average lifetime savings methodology for its Employer Contribution Program excludes: 1) enrollees from employers that do not apply the contribution for the duration of the enrollee's loan; 2) enrollees with loan terms of 25 years or greater who have a remaining loan balance under \$60,000; and 3) enrollees with loan terms greater than 30 years.

Average Monthly Employer Contribution Amount

Average monthly employer contribution amount calculation of \$88.44 is based on all of SoFi's Employer Contribution Program partners who have offered a monthly contribution between 5/13/2016 and 4/5/2017. SoFi itself is a participant in the Employer Contribution Program. The calculation is derived by averaging the monthly contribution amount offered to each enrollee for each employer, then averaging all of the employer's monthly contribution amounts. SoFi's average monthly contribution amount methodology for its Employer Contribution Program uses the contribution amount that enrollees receive as of 4/5/2017.

Total Employer Contributions Amount

Total employer contributions amount calculation of \$478,556.94 is based on all of SoFi's Employer Contribution Program partners who have offered a monthly contribution between 5/13/2016 and 4/5/2017. SoFi itself is a participant in the Employer Contribution Program. The calculation is derived by summing the contributions offered to each enrollee since their enrollment in their employer's program.

Average Enrollee Repayment Years Reduced

Average enrollee repayment years reduced calculation of 3.80 is based on all employees of SoFi's Employer Contribution Program partners who received contributions between 5/13/2016 and 4/5/2017. SoFi itself is a participant in the Employer Contribution Program. The repayment years reduced calculation is derived by taking the estimated years of repayment for the enrollee's existing student loan without the employer contribution minus the years of repayment of existing student loan with the employer's contribution added as an additional payment each month. SoFi's repayment years reduced methodology for its Employer Contribution Program assumes: 1) data entered during enrollment in the contribution program is accurate; 2) enrollees' interest rates do not change over time (**PROJECTIONS FOR VARIABLE RATES ARE STATIC AT THE TIME OF REFINANCING AND DO NOT REFLECT ACTUAL MOVEMENT OF RATES IN THE FUTURE**); 3) enrollees make all payments on time; 4) enrollees make their minimum monthly payment for the full duration of their loan; 5) employer contribution is applied for the duration of the enrollee's loan; and 6) enrollee remains employed by the company for the duration of their loan. SoFi's repayment years reduced methodology for its Employer Contribution Program excludes: 1) enrollees from employers that do not apply the contribution for the duration of the enrollee's loan; 2) enrollees with loan terms of 25 years or greater who have a remaining loan balance under \$60,000; and 3) enrollees with loan terms greater than 30 years.

LICENSES

SoFi Lending Corp. holds consumer lending licenses in the following states:

State	License	License Type
Alabama	21983	Consumer Credit
California	6054612 / NML# 1121636	Finance Lender
Delaware	30278	Lender
DC	MLB1121636	Money Lenders – Class A
Idaho	RRL-9120	Regulated Lender
Indiana	18090	Consumer Credit
Iowa	NRR 2014-0096	Regulated Loan
Louisiana	1121636	Licensed Lender
Maryland	1421	Consumer Loan
Michigan	RL-0019084	Regulatory Loan
Minnesota	RL-167	Regulated Loan Co.
Missouri	367-14-7215	Consumer Credit Loan Co.
Montana	1121636	Consumer Loan
Nevada	4635	Broker License
North Dakota	1121636	Money Broker
Oregon	0436-001-C	Consumer Finance
Pennsylvania	42140	Consumer Discount Co.
Rhode Island	20153065LL	Lender
South Dakota	MYL3015	Money Lending Licenses
Tennessee	3745	Industrial Loan & Thrift License
Texas	154481	Regulated Lender License
Vermont	6705	Lender
Washington	CL-1121636	Consumer Loan

SOFI LENDING CORP. MORTGAGE STATE LICENSING DETAILS

SoFi Lending Corp. is an Equal Housing Lender. As prohibited by federal law, we do not engage in business practices that discriminate on the basis of race, color, religion, national origin, sex, marital status, age (provided you have the capacity to enter into a binding contract), because all or part of your income may be derived from any public assistance program, or because you have, in good faith, exercised any right under the Consumer Credit Protection Act. The federal agency that administers our compliance with these federal laws is the Federal Trade Commission, Equal Credit Opportunity, Washington, DC, 20580.

SoFi Lending Corp. is currently able to issue and refinance mortgages in the following states:

Alabama

Consumer Credit License No. 21983

Arizona

SoFi Lending Corp., 1035 W. Queen Creek Rd Ste 101 Chandler, AZ 852480, Mortgage Banker License #BK-0934275;

California

Licensed by the Department of Business Oversight under the California Finance Lender Law License No. 6054612/NMLS # 1121636

Colorado

Mortgage Company Registration License: 1121636

Connecticut

Licensed by the Connecticut Department of Banking - Mortgage Lender License # ML-1121636

Delaware

Delaware Lender License # 30278

District of Columbia

Mortgage Dual (Lender & Broker) Authority License No. MLB 1121636

Florida

Mortgage Lender Services License # MLD1108

Georgia

Georgia Mortgage Lender License No. 42010

Idaho

Mortgage Broker/Lender License: MBL-8673

Illinois

Illinois Residential Mortgage Licensee License No. MB.6761063
Department of Financial and Professional Regulation Division of Banking
100 West Randolph, 9th Floor
Chicago, IL 60601 312-814-4500

Indiana

First Lien Mortgage Lending License No. 25660

Maryland

Maryland Mortgage Lender License # 21585

Minnesota

Residential Mortgage Originator License # MN-MO-1121636

Montana

Licensed by the Montana Division of Banking and Financial Institutions, Montana Mortgage Lender License # 1121636

Nevada

Nevada Mortgage Broker License # 4635

New Jersey

Licensed by the New Jersey Department of Banking and Insurance Residential Mortgage Lender License 1121636

New York

Licensed Mortgage Banker - NYC Department of Financial Services License Number 108933 - NMLS 1121636

North Carolina

Mortgage Lender License No. L-160812

North Dakota

Money Broker License No. MB102764

Oregon

Oregon Mortgage Lending License # ML-5418

Pennsylvania

Licensed by the Pennsylvania Department of Banking Mortgage Lender License No. 46311

Rhode Island

Rhode Island Lender License # 20153065LL

Tennessee

Tennessee Mortgage Lending License # 12751B

Texas

Consumers wishing to file a complaint against a mortgage company or a licensed mortgage company residential mortgage loan originator should complete and send a complaint form to the Texas Department of Savings and Mortgage Lending, 2601 North Lamar, Suite 201, Austin, Texas 78705. Complaint forms and instructions may be obtained from the department's website at WWW.SML.TEXAS.GOV. A toll-free consumer hotline is available at 1-877-276-5550.

The department maintains a recovery fund to make payments of certain actual out of pocket damages sustained by borrowers caused by acts of licensed mortgage company residential mortgage loan originators. A written application for reimbursement from the recovery fund must be filed with and investigated by the department prior to the payment of a claim. For more information about the recovery fund, please consult the department's website at WWW.SML.TEXAS.GOV. The department maintains the mortgage broker recovery fund to make payments of certain actual out of pocket damages sustained by borrowers caused by acts of licensed residential mortgage loan originators. A written application for reimbursement from the recovery fund must be filed with and investigated by the department prior to the payment of a claim. For more information about the recovery fund, please consult Subchapter F of the Mortgage Broker License Act on the department's web at WWW.SML.TEXAS.GOV.

Utah

Licensed by the Utah Department of Real Estate, Utah-DRE mortgage Entity License # 10293902.

Licensed by the Utah Department of Real Estate, Utah-DRE Mortgage Entity License-Other Trade Name #1 #9223125.

Utah-DRE Mortgage Branch Office # 10293918

Vermont

Licensed by the Vermont Banking Division - Lender License # 6705

Washington

Consumer Loan Company License CL-1121636

Wisconsin

Mortgage Banker License 1121636BA

Wyoming

SOCIAL FINANCE LIFE INSURANCE AGENCY STATE LICENSES

Social Finance Life Insurance Agency LLC holds life insurance agency licenses in the following states:

State	License Number
Alabama	773152
Alaska	100135685
Arizona	1159472
Arkansas	100161658
California	0L13077
Colorado	519092
Connecticut	2535731
Delaware	3000027212
District of Columbia	3098049
Florida	L097765
Georgia	191708
Hawaii	444833
*Idaho	588933
Illinois	100781196
Indiana	3189520
Iowa	102279025
Kansas	611797079-0
Kentucky	DOI-931183
Louisiana	707821
Maine	AGN275435
Maryland	3000035395
Massachusetts	2013496
Michigan	110767
Minnesota	40494303
Mississippi	1503043
Missouri	8388434
Montana	100159259
Nebraska	100257107
*Nevada	3189525
New Hampshire	2352445
New Jersey	1622442
New Mexico	100014691
New York	1444252
North Carolina	611797079
Ohio	1124435
Oklahoma	100271523
Oregon	100297507
Pennsylvania	790122
*Rhode Island	Ri does not license agencies
*South Carolina	209867
South Dakota	10019195
Tennessee	2346236
Texas	2135572
Utah	593009
Vermont	3199669
Virginia	140604
Washington	930875

West Virginia	100229069
Wisconsin	100216955
*Wyoming	321451

Questions? Call us for a free consultation at 855-456-7634

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PRODUCTS

- Student Loan Refinancing
- Mortgage Loans
- Mortgage Refinancing
- Personal Loans
- Parent Loans
- Parent PLUS Refinancing
- Asset Management
- Wealth Management
- Life Insurance

COMPANY

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- How it Works
- Press
- Jobs
- Blog
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LEGAL

- Privacy & Security
- Terms of Use
- Disclaimers
- Licenses
- NMLS Access
- Eligibility Criteria

QUESTIONS

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- [Tweet @SoFiSupport](#)
- Customer Support**
(855) 456-7634
- Mortgage Support**
(844) 763-4488
- Wealth Support**
(855) 525-7634

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375 Healdsburg Avenue
Suite 280
Healdsburg, CA 95448

Terms and Conditions Apply. SOFI RESERVES THE RIGHT TO MODIFY OR DISCONTINUE PRODUCTS AND BENEFITS AT ANY TIME WITHOUT NOTICE. To qualify, a borrower must be a U.S. citizen or permanent resident in an **eligible state** and meet SoFi's underwriting requirements. Not all borrowers receive the lowest rate. To qualify for the lowest rate, you must have a responsible financial history and meet other conditions. If approved, your actual rate will be within the range of rates listed above and will depend on a variety of factors, including term of loan, a responsible financial history, years of experience, income and other factors. Rates and Terms are subject to change at anytime without notice and are subject to state restrictions. **SoFi refinance loans are private loans and do not have the same repayment options that the federal loan program offers such as Income Based Repayment or Income Contingent Repayment or PAYE.** Licensed by the Department of Business Oversight under the California Finance Lender Law License No. 6094612. SoFi loans are originated by SoFi Lending Corp., NMLS # 1021638. www.annualconsumerreports.org

* To check the rates and terms you qualify for, SoFi conducts a soft credit pull that will not affect your credit score. However, if you choose a product and continue your application, we will request your full credit report from one or more consumer reporting agencies, which is considered a hard credit pull and may affect your credit.

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Exhibit K

Congratulations, we think you're great! You've been pre-approved!

This pre-approval is conditional upon our verification of your profile information and credit history.

Student Loan Refi

- 1 Get Started
- 2 **Get Your Rate**
- 3 Upload Documents & Apply
- 4 Sign Assignment Packet

Get Your Rate

Tell Us about Your Current Loans

So we can calculate your savings. Estimates are OK.

Your Total Loan Balance: \$ 25,000.00

Your Average Interest Rate: 7.00 %

Your Average Remaining Term: 10 Yrs

Total Monthly Payment: **\$290.27** Lifetime Cost: **\$34,832.40**

What type of loan are you looking for?

You are conditionally pre-approved for the rates shown below which include the Autopay Discount (0.25%). You are not required to sign up for Autopay.

Select your preferred loan. You can choose a different option later.

If you want help deciding, or if there is a loan term you'd like that you don't see, please call us at 1-855-456-SOFI or email CustomerService@sofi.com.

Fixed Rate payment never changes

	Term	Monthly payment	Interest rate	Lifetime cost	Lifetime savings	Monthly savings
<input checked="" type="checkbox"/>	Selected 5-year	\$487.60	3.800%	\$27,485.00	\$7,376.40	\$0.00
<input type="checkbox"/>	Select 7-year	\$344.60	4.000%	\$28,946.40	\$5,886.00	\$0.00
<input type="checkbox"/>	Select 10-year	\$263.52	4.615%	\$31,622.40	\$3,210.00	\$26.75
<input type="checkbox"/>	Select 15-year	\$202.62	5.125%	\$36,471.60	\$0.00	\$87.65
<input type="checkbox"/>	Select 20-year	\$173.74	5.375%	\$41,697.60	\$0.00	\$116.53

All rates are shown with the Autopay Discount (0.25%). You are not required to sign up for Autopay.

Variable Rate lowest payment today

Initial payments, rates and savings shown.

	Term	Monthly payment	Interest rate	Lifetime cost	Lifetime savings	First monthly savings up to
<input type="checkbox"/>	Select 5-year	\$445.78	2.440%	Varies	Varies	\$0.00
<input type="checkbox"/>	Select 7-year	\$326.65	2.440%	Varies	Varies	\$0.00
<input type="checkbox"/>	Select 10-year	\$243.60	2.940%	Varies	Varies	\$46.67
<input type="checkbox"/>	Select 15-year	\$179.52	3.315%	Varies	Varies	\$110.75
<input type="checkbox"/>	Select 20-year	\$149.07	3.565%	Varies	Varies	\$141.20

All rates are shown with the Autopay Discount (0.25%). You are not required to sign up for Autopay.

Fixed vs. Variable Rates: [How are they different?](#)

Clicking the button below will not affect your credit score.

CONTINUE