

Fertility Financing Solutions

univfy +  LightStream

Univfy and LightStream have come together to make your family-building path as predictable, affordable, and successful as possible.

HERE'S HOW IT WORKS:

1

Know how many IVF cycles you may need

Univfy analyzes your holistic health data to give you accurate predictions of IVF success so you can plan and budget for your treatment. Meet with a fertility specialist at [Atlantic Reproductive Medicine Specialists](#) and complete your diagnostic workup to receive your free The Univfy® PreIVF™ Report, which your provider will review with you and develop your treatment plan.



2

Package your treatment plan

The Univfy PreIVF Report will provide cost comparisons and your financial options. Eligible patients will also find information about the [Achieve IVF Refund Program](#), which can help you afford multiple IVF cycles if needed.



3

Finance the cost of your treatment*

LightStream can provide you with a loan to cover your financial needs including all the treatment options listed here:



IVF Services

- Single, Multi-Cycle Treatment & Refund Plans
- ICSI (Intracytoplasmic Sperm Injection)
- FET (Frozen Embryo Transfer)
- Egg or Embryo Freezing (Cryopreservation)

Medications Required for Treatment

Genetic Testing

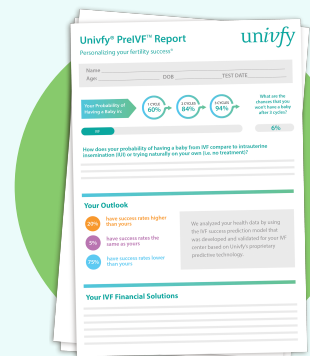
- Preimplantation Genetic Testing for Aneuploidy (PGT-A) or Monogenic Defect (PGT-M)
- Pre-conception Genetic Testing

Third Party Reproduction

- Reciprocal IVF
- IVF for Intended Parents using Donor Sperm and Egg, including procurement fees
- Gestation Carrier-related costs

Other Services

- Ovulation Induction
- IUI (Intrauterine Insemination)
- Male Infertility Treatments
- Adoption Expenses



*Subject to credit approval.

univfy.com

**LightStream
offers an easy
and seamless
way to finance
your fertility
treatments.**

Apply online with an easy application process and have funds directly deposited into your account as soon as the same day.¹

- ✓ Cover your treatment costs
- ✓ Rates as low as 7.99% APR* with excellent credit and AutoPay
- ✓ Flexible repayment terms of 24-84 months[§]
- ✓ Loan amounts from \$5,000 to \$100,000
- ✓ Apply in minutes; same day funding may be available

 [§]For example: a \$20,000 loan for 36 months at 9.24% APR will equal a \$638.23 monthly payment

Get the funds you need today.

Visit www.univfy.com/lightstream-fertility-financing-arms or click the button below to see current rates and start your application.

[Univfy Fertility Financing](#)

univfy

Contact the Univfy Fertility Concierge for questions related to fertility care navigation and financial solutions: fertility@univfy.com

fertility@univfy.com

Disclosures:

*Your loan terms, including APR, may differ based on loan purpose, amount, term length, and your credit profile. Excellent credit is required to qualify for lowest rates. Rate is quoted with AutoPay discount. AutoPay discount is only available prior to loan funding. Rates without AutoPay are 0.50% points higher. Subject to credit approval. Conditions and limitations apply. Advertised rates and terms are subject to change without notice.

¹You can fund your loan today if today is a banking business day, your application is approved, and you complete the following steps by 2:30 p.m. Eastern time: (1) review and electronically sign your loan agreement; (2) provide us with your funding preferences and relevant banking information; and (3) complete the final verification process.

All loans are subject to credit approval by LightStream. If approved, your APR will be based on loan purpose, amount, term and your credit profile. Conditions and limitations apply. Advertised rates and terms are subject to change without notice.

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