



IVF Success That's Affordable for You

Univfy® PreIVF™ Report
Personalizing your fertility success®
www.univfy.com

UNIVFY ORDER 317150 MRN L1234 NAME Lisa A User
TEST Univfy PreIVF DOB 12/13/1980 AGE 35.1 TEST DATE 02/01/2016

Your Probability* of Having a Baby in:

| | | | | |
|-----|----------|----------|----------|---|
| IVF | 1 CYCLE* | 2 CYCLES | 3 CYCLES | What are the chances that you won't have a baby after 3 cycles? |
| | 47.3 % | 72.2 % | 85.4 % | 14.6 % |

How does your probability of having a baby from IVF compare to intrauterine insemination (IUI) or trying naturally on your own (i.e. no treatments)?

The average probability that a young and healthy couple in their 20s will conceive per month of trying on their own: 25%
The average probability that a couple with 3 years of infertility will conceive naturally per month of trying on their own: <3%
The average probability that a couple with infertility will conceive in a single intra-uterine insemination (IUI) cycle: 13%
*In a cycle minus a fresh IVF cycle and any frozen embryo transfers using embryos from that fresh IVF cycle.
This probability accounts for IVF success from the use of all embryos (fresh and/or frozen) resulting from each fresh IVF cycle.

Your Outlook
In a group of 100 women starting their first IVF treatment:

- 40.0% have success rates higher than yours
- 10.0% have success rates the same as yours
- 50.0% have success rates lower than yours

We analyzed your health data by applying Univfy's predictive technologies to IVF data from Clinic-A to develop an IVF prediction model that is specifically validated for Clinic-A and its patients.



Maximize Your Chances of IVF Success With **Accurate & Personalized Probabilities***

- ✓ Your personalized Univfy® PreIVF™ Report* will show your probability of having a baby after 1, 2 and 3 tries at IVF.
- ✓ See the cost of IVF and your financial options to choose a treatment plan that gives you the best chance to succeed.

Visit www.univfy.com/ivf-success to learn more.

How Do You Increase Your Chances of IVF Success at Lower Cost?

Achieve IVF Refund Program

The [Achieve IVF Refund Program](#) helps you choose IVF in a way that saves you time and money, while improving your chances of having a baby.

- ✓ Eligible patients can have up to 3 IVF treatments—with the ability to use all of your viable, frozen embryos, if needed.
- ✓ The package costs less than paying for 3 treatments separately.
- ✓ Eligible patients who do not succeed after completing the program will receive a refund of 50% to 100% of the cost.
- ✓ Atlantic Reproductive Medicine Specialists is proud to be able to offer the Achieve IVF Refund Program up to 50% of our patients.

*US Patent Number 9,458,495B2, foreign counterparts and other issued and pending patents.





Start Your Treatment Today with the BBVA Express Healthcare Loan

The BBVA Express Healthcare loan is the fast and convenient way to cover your fertility treatments.

- ✓ See potential loan options for amounts up to \$35,000 with no impact to your credit score.
- ✓ Fixed-rate loans starting at 0% APR
- ✓ No application fee, prepayment penalty or collateral required

Get the funds you need today in 3 easy steps:

1. Meet with your doctor to receive your free Univfy PreIVF Report.
2. Go online at <https://go.bbvausa.com/univfy-ral01nc>. Enter the amount you want to borrow to find out your potential loan options, including interest rate and payment information. Apply for the option that works best for you. **Be sure to apply through the URL listed above to take advantage of the competitive rates.**
3. If approved, funds could arrive at your IVF center as quickly as one business day, so you can start treatments right away.

| | Key Features |
|--|------------------|
| Loan amounts (maximum loan amount may not exceed cost of treatment.) | Up to \$35,000 |
| Fixed Rates | 0% to 18.99% APR |
| Flexible Loan Terms | 12-60 months |
| Sample Monthly Payment for a \$20,000 loan (Assumes a payment period of 36 months with an APR of 4.99%) | \$599.33 |

**The Univfy PreIVF Report is provided by Univfy. BBVA is not affiliated with Univfy or any participating IVF center. The Achieve IVF Refund Program is offered by Atlantic Reproductive Medicine Specialists, not BBVA.

Receive Your Complimentary Univfy® PreIVF Report After Completing Your Diagnostic Evaluation

Contact Atlantic Reproductive Medicine Specialists

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www.atlanticfertility.com



1-877-211-4068

8am-7pm CST (Mon-Fri), 9am-1pm CST (Sat)



www.univfy.com

1-877-9-UNIVFY (1-877-986-4839)

BBVA Express Healthcare Loan Terms and Conditions

APR—Annual Percentage Rate

Loans are subject to eligibility, underwriting, and approval, including credit approval. The offered APR will vary between 0% and 18.99% based upon creditworthiness, loan amounts and term length. Loan amount may not exceed \$35,000 or the total cost of the offered IVF treatments, whichever is less. An unsecured term loan may not be originated for any applicant who has originated or been declined for an unsecured term loan with BBVA within six (6) months of the date of the new application or who currently has two or more active unsecured term loans with BBVA. The Univfy PreIVF Report is provided by Univfy. BBVA USA is not affiliated with Univfy or participating IVF centers. BBVA USA is not responsible for and does not guarantee the Univfy PreIVF Report, any other Univfy products or services, or any services, including any IVF refund programs, provided by participating IVF centers. BBVA and BBVA Compass are trade names of BBVA USA, a member of the BBVA Group. BBVA USA, Member FDIC.

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