

How Future Family is building out a new asset class with LoanPro



Future Family is transforming how American families access fertility treatment and financing. They're building a fundamentally new class of credit product that combines flexible financing options with personalized, expert care.

It's the kind of groundbreaking credit program that simply couldn't work on a legacy platform—which is why they've launched with LoanPro. While the rigid tools on other platforms limited what Future Family could do for their customers, LoanPro gave them the modern and flexible platform they needed to launch and scale a first-of-its-kind program.

The tangible benefits Future Family found with LoanPro:



From contract to live operations
in just **4 months**



Scaled from thousands of patients
to **tens of thousands**



Improved customer satisfaction,
earning a **4.6 rating** on Trustpilot

Key features

Deep configurability

LoanPro's flexible, rule-based platform allows Future Family to customize features to meet the unique needs of fertility financing.

Automated credit reporting

Best-in-class integrations streamline compliance and help Future Family customers build credit through their fertility journey.

Data visibility

Future Family accesses data directly through a replicated database, real-time APIs, and ad hoc reporting tools, consolidating information into a single source of truth for their teams and provider network.

The challenges of legacy platforms

Before partnering with LoanPro, Future Family worked with platforms that couldn't adapt or customize to their unique needs. Fertility financing requires specialized technical infrastructure—it's not just another personal loan product. With approximately 1.6 billion people globally needing fertility support, and 1 in 3 families struggling to conceive when over age 35, the market is significant and underserved.

The complexity of fertility financing demanded more than off-the-shelf solutions could provide. Typical platforms run on the assumption that a borrower knows up front how much money they'll need, and that the only real challenge is getting cash in hand. But with reproductive care, families don't know how many treatments will be necessary, and may need help navigating a complex system of providers.

As Tomkins explained, "It requires a technical build to really support families going through fertility. Having been through it first-hand as a patient was helpful to really dig in and solve the problem." Her team envisioned solutions—flexible disbursement options, integrated vendors, and on-demand support from registered nurses. But as they soon learned, legacy platforms limited what was possible.

Finding the right partner

When searching for a loan management system, Future Family evaluated several leading solutions. But what set LoanPro apart was its strong reputation in Silicon Valley: Other entrepreneurs and credit providers had used the platform, and could attest firsthand to its modern architecture and flexibility.



CLAIRE TOMKINS

Founder and Executive Chair at Future Family

"It is an entirely different experience working with LoanPro," Tomkins noted, "a great core technology platform and a highly collaborative experience and the ability to customize certain features."



LoanPro's ongoing innovation also aligned with Future Family's needs. Both companies have seen the gaps in traditional credit platforms, and how those technical shortcomings end up impacting real-world borrowers. Between LoanPro's product roadmap and proven momentum, it was clear that LoanPro could support Future Family as they continued to innovate and scale.

The toolkit for building a new asset class

As they launched on LoanPro, Future Family was able to build out first-of-its-kind programs and offerings that matched clients' needs and solved many of the long-standing problems with fertility financing. Several LoanPro tools were instrumental to their solution:



CUSTOMIZATION WITHOUT COMPROMISE

Unlike the legacy systems that restricted their options, LoanPro's allows them to easily configure the specialized programs and workflows needed for building out a new class of credit product.



DATA VISIBILITY

"LoanPro is core to us. It's improved our reporting and performance, which are key to us," said Tomkins. Real-time API access was essential for connecting to their network of 600+ partner clinics.



PLATFORM FOR INNOVATION

Perhaps most critically for a rapidly evolving company, LoanPro enables Future Family to continue iterating. As Tomkins explained, "We see the ability to really innovate and provide new customer solutions with LoanPro, which is huge for us."

What the future holds for Future Family

As Future Family continues to redefine fertility financing, their partnership with LoanPro enables greater scale, efficiency, and configurability than is possible with other platforms. "LoanPro will be an integral partner as we continue to expand the ways we support American families," Tomkins shared. "Together we can do big things in the years to come."

With LoanPro's modern credit platform providing them flexibility and scalability, Future Family can focus on what they do best: helping families grow.

