




# Refinance. Reset.

Simplify your student loans and save money.

What's refinancing? It's a fresh start. We pay your current loans and replace them with one, combined loan — helping you pay your debt faster or save more money. People who refinance with us save thousands of dollars over the life of a loan.

## We make it easy — and rewarding

-  **Fast-start application**  
Your custom company page has all the helpful resources and information you'll need to get started with refinancing.  
[cbpartner.co/XLCatlin](http://cbpartner.co/XLCatlin)
-  **Leading protections**  
Get up to 24 months of forbearance and up to 6 months of payment postponement.
-  **Impact**  
When you refinance, we cover the cost of a child's education in the developing world.

XL Catlin (part of the AXA XL Division) staff, family, and friends get a **\$200 cash bonus<sup>1</sup>** when they refinance with us.

\*\$200 to be credited to your PayPal account or check to be mailed to the postal address in your loan application within 6 weeks of loan funding. Lending decisions are not impacted in any way by participation in this offer. Offer is non-transferable. No substitutions. Limit one offer per loan.

Offered terms are subject to change and state law restrictions. Loans are made by CommonBond Lending, LLC (NMLS #1175900).

This notice has information about the new Common Bond student loan refinancing discount available through XL Catlin (now part of the AXA XL division) starting in January 2019.

AXA XL is a division of AXA Group providing products and services through four business groups: AXA XL Insurance, AXA XL Reinsurance, AXA XL Art & Lifestyle and AXA XL Risk Consulting.

