



Your financial health matters

At XL Catlin (a division of AXA XL), we want our colleagues to experience total wellbeing. That's why we not only provide resources to improve your physical and emotional health, but also to help you enhance your financial health.

Look inside to discover all the ways you can support your financial health with a little help from XL Catlin.

myXLCatlinBenefits.com is your 24/7 benefits resource. Full plan details and all of our benefits and resources can be found here.

Let's get started

XL Catlin provides you with resources to support your personal financial journey. Review the chart below to see what resources are available to you based on your needs. Then, take a look inside to see how colleagues are using these resources well.

If you're looking for...

Then you should...

Financial advice

on how to reduce debt, budget household expenses, or save for a large purchase.

Connect

with a Merrill Lynch financial specialist at **877-654-2427** Monday through Friday, 8 a.m. to 6 p.m. ET.

You can also take advantage of Merrill Lynch's free educational webinars at **www.benefits.ml.com**.

Assistance

with managing your account to help keep you on track for retirement.

Enroll

in Advice Access for 24/7 investment support by visiting **www.benefits.ml.com**. Download the Benefits OnLine mobile app so you can track your progress on your mobile device.

Support

in paying down student loan debt.

Sign up

for CommonBond to help you consolidate and/or refinance your student loan debt by calling **800-975-7812** or visiting **cbpartner.co/xlcatlin**.

Additional coverage

to supplement your medical plan and offset the costs of unexpected illness or injury.

Consider

purchasing voluntary insurance through Cigna during Annual Benefits Enrollment or if you experience a qualified life event. For more information, go to **mycigna.com** or call **800-754-3207**.

Better deals

on car, home, and pet insurance.

Take advantage

of our benefit discounts through Liberty Mutual at **www.libertymutual.com/xl**.

Ways to save money

on your daily commute.

Enroll

in the PayFlex Commuter Benefit by going to **www.payflex.com** or calling **800-284-4885**.

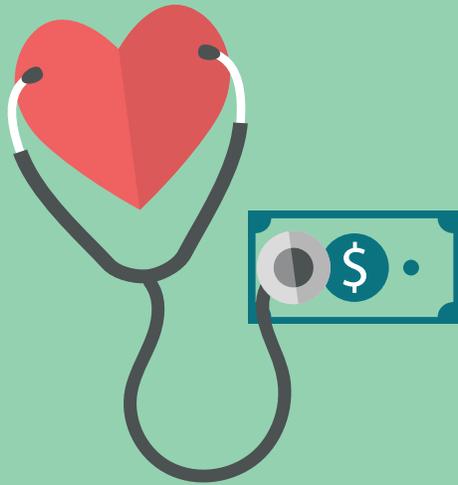
Personal discounts

to help you stretch your paycheck further.

Review

what discounts are available to you at **www.perksatwork.com/login**.

See how colleagues own their financial health



Whether you're planning a family vacation, buying a new car, paying off loans, or thinking about how to best save for your future, it's important to consider new ways to improve your financial health. Wherever you are on your financial health journey, consider how the following hypothetical colleagues use their XL Catlin resources well so they can live their best lives.

For each colleague's full story, be sure to go to myXLCatlinBenefits.com > My Wellbeing > Use Your Benefits Well.

Meet Taylor

More about Taylor

- Millennial
- Enrolled in the HSA Plan
- Four loans from undergraduate education



- Taylor has four separate loans from undergraduate college tuition and making separate loan payments causes stress.
- Taylor learned about the **CommonBond** student loan refinancing program while surfing myXLCatlinBenefits.com.
- CommonBond was able to not only consolidate Taylor's loans into a single payment, but also refinance the loan for a lower fixed interest rate.
- Taylor is effectively keeping anxiety at bay—all because every facet of Taylor's wellbeing is cared for.

Resource spotlight: CommonBond

XL Catlin partners with CommonBond to offer you a way to consolidate and/or refinance your student loans into one, low fixed-rate loan that can save you money over the life of your loan. In addition, as a member of the XL Catlin network, you can receive a \$200 cash bonus when you refinance like Taylor.

Meet Pat

More about Pat

- Millennial
- Enrolled in the OAP HSA 2 Plan (colleague + dependent)



- Pat tied the knot earlier this year and now wants to buy a home and start a family.
- Due to the qualified event of marriage, Pat's spouse was able to enroll in the OAP HSA 2 Plan, which meant that Pat can save more with the **Health Savings Account (HSA)**.
- On Bank of America's **BetterMoneyHabits.com** website, Pat found resources to help with a variety of money matters, including important considerations for buying a home.
- Now that Pat has a fuller view of their financial reality and aspirations, Pat is maximizing both 401(k) and HSA contributions, and is ready to buy their dream home.

Resource spotlight: Financial tools

When you visit **BetterMoneyHabits.com** and answer a few questions, you'll receive a personalized collection of resources, tools, and solutions to help you balance your priorities whether you are buying a house, like Pat, saving for college, or trying to build better credit.

Meet Lee

More about Lee

- Generation X
- Enrolled in the OAP HSA 1 Plan (family coverage)



- Lee is starting to feel like life is under control, thanks in large part to the great treatment Brian, Lee's son, is getting through Cigna Collaborative Care.
- Since Lee's family's physical and emotional needs are set, Lee is looking for ways to improve their financial health.
- Lee watched the **Employee Assistance Program (EAP) wellness webcast** on budgeting and felt inspired to make a plan and stick to it.
- Lee also visited the Merrill Lynch Benefits OnLine Education Center at **www.benefits.ml.com** and received valuable tips on creating a budget that works for Lee's family's needs.

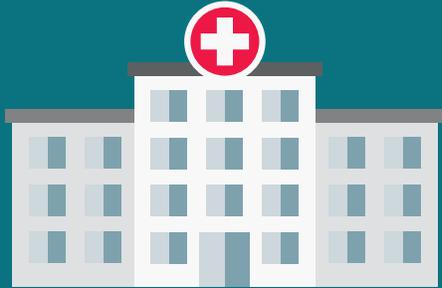
Resource spotlight: Employee Assistance Program (EAP)

Not only does the EAP provide support for coping with personal or work-related stress or relationship issues, but the EAP can also provide you with guidance on financial matters — at no cost to you. Attend or watch a recorded EAP seminar for improving your budgeting habits and more at **www.media-server.com/m/go/CignaEAPWellnessSeminars**.

Meet Sydney

More about Sydney

- Generation X
- Divorced with one child on the OAP Plan with hospital care insurance



- Sydney was hospitalized for 14 days due to a chronic condition.
- During Annual Benefits Enrollment, Sydney enrolled in **hospital care insurance**, and received a lump-sum benefit of more than \$2,000 that could be used on anything, including groceries and mortgage payments. This voluntary benefit pays above and beyond what Sydney's medical coverage through Cigna paid.
- Since Sydney was out of work for more than seven days, Sydney also received **Short-term Disability benefits**, provided at no cost to Sydney by XL Catlin.
- Thanks to all the financial protection benefits offered by the Company, Sydney's financial health is intact.

Resource spotlight: Voluntary insurance

Consider adding more financial protection for medical expenses with a voluntary insurance plan that pays cash benefits directly to you if you experience an accidental injury, certain critical illnesses, or certain inpatient or outpatient treatments. For more information on our voluntary insurance, visit myXLCatlinBenefits.com.

Meet Jo

More about Jo

- Baby Boomer
- Newly enrolled in the OAP HSA 1 Plan



- During 2019 Annual Benefits Enrollment, Jo took a good look at their medical needs and decided to enroll in the **OAP HSA 1 Plan**.
- Jo made the switch because of the opportunity to save in the **Health Savings Account (HSA)**: up to \$3,500 less the Company's contribution.
- Because Jo is over the age of 55, Jo was able to set aside an additional **\$1,000 in catch-up contributions to the HSA**.
- As Jo looks ahead to transitioning to retiree income, Jo understands that the 401(k) and HSA balances are available for future expenses during retirement.

Resource spotlight: Health Savings Account (HSA)

Planning for health care expenses is a key consideration with any retirement plan. If you're enrolled in one of the OAP HSA Plans, an HSA can help you plan ahead in a tax-advantaged way. In addition, by maximizing your HSA contributions and investing your account once it reaches \$2,000, you'll have more savings to draw from for eligible medical and long-term care expenses during retirement. For more information, visit myXLCatlinBenefits.com.