Tackle your student loan debt head on with Gradifi Refi

Plus, receive a $300 bonus\(^1\) when you refinance your student loans through Gradifi Refi.

\(^1\) $300 PayDown Rewards\(^\circ\) bonus will be paid out after your eligible loan has been approved and disbursed by the lender. Lenders are not responsible for PayDown Rewards. Note: Gradifi receives compensation from lenders for loans funded through this program. First Republic Bank employees are not eligible to receive the bonus on First Republic loans. Bonus amounts are subject to change at any time. Limit one bonus per member per twelve-month period.
If you’re like many people, student loan debt is one of your biggest stressors. But thanks to Ninth District Dental Association joining forces with Gradifi, you now have access to student loan counseling, financial wellness education and student loan refinancing offers that can help you tackle your student loan debt head on.

**What is student loan refinancing?**

Student loan refinancing is the process through which you replace your current higher education loans with a single loan at a potentially lower interest rate.
See what’s possible with Gradifi Refi

Gradifi Refi gives you access to leading lenders who offer some of the lowest student loan refinancing rates available.

Gradifi Refi Preferred Lenders

Questions about our preferred lenders? Contact us at 1-844-GRADIFI or membersupport@gradifi.com

Student Loan Refinancing Impact

<table>
<thead>
<tr>
<th></th>
<th>Without Gradifi</th>
<th>With Gradifi Refi</th>
</tr>
</thead>
<tbody>
<tr>
<td>Principal</td>
<td>$50,000</td>
<td>$50,000</td>
</tr>
<tr>
<td>Interest</td>
<td>$19,048</td>
<td>$9,472</td>
</tr>
<tr>
<td>Monthly Payment</td>
<td>$575.40</td>
<td>$495.69</td>
</tr>
<tr>
<td>Interest Rate</td>
<td>6.8%</td>
<td>3.55%</td>
</tr>
<tr>
<td>Total Cost of Loans</td>
<td>$69,048</td>
<td>$59,472</td>
</tr>
<tr>
<td>Total Benefit Savings</td>
<td>$0</td>
<td>$9,576</td>
</tr>
</tbody>
</table>

Lower monthly payment by $80/mo. and save $9,576 in total interest—a savings of up to 50%.

1 Terms and conditions apply. Gradifi, Inc., is a wholly owned subsidiary of First Republic Bank. 2. Estimated savings are based on refinancing a $50,000 student loan with an 6.80% APR and 10-year repayment term to a new loan with a 3.55% APR and 10-year repayment term. Individual savings may vary.
A solution tailored to your unique needs

Through Gradifi, you’ll receive financial wellness offerings that enable you to get stronger in your financial decisions.

Gradifi Learning Center
Visit the Learning Center and tap into financial education through interactive modules on:

- Financial basics
- Planning for milestones
- Investing and saving for retirement
- Planning and budgeting

Student Loan and College Savings Counseling
Access expert student loan counselors from American Student Assistance®, a national nonprofit that can help you understand how to:

- Consolidate and refinance student loans
- Repay private and federal student loans
- Plan and pay for college
- Postpone, forgive, and discharge student loans
Get Started with Gradifi Refi

- View your student loan refinancing options on the Gradifi platform
- Select the lender that best suits your needs and begin the application process
- Set up a Gradifi account to receive access to the full Gradifi Refi experience