

RETIREMENT PLANS

Guidelines

to access your Plan online



FIDUCIARY SERVICES



ACCESSING YOUR PLAN

Access your Retirement Plan account at: www.popular.com/401k.

Enter your **user ID** and **your password**. If you are accessing for the first time, enter your provisional **user ID** and **password**, based on the instructions provided by Banco Popular. Click on LOGIN.

As the **Security Setup** appears on your screen, select your security question and provide the answer. Click on **Submit**.

At the **Password Change** screen, provide your new user ID in the **Enter new user ID** field. The user ID should have between 6 and 9 alphabetic and numeric characters.

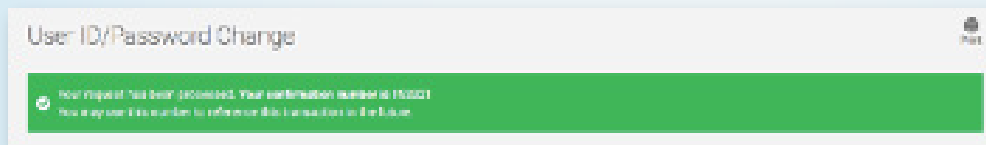


The screenshot shows a form with four input fields. The first field is labeled 'Enter new user ID'. The second field is labeled 'Enter old password'. The third and fourth fields are labeled 'Enter new password' and 'Re-enter new password' respectively.

Enter the existing password in the **Enter old password** field.

Provide your new password in the **Enter new password** field. The new password must be between 8 and 20 alphanumeric characters, including upper case, lower case and special characters. Click on **Submit**.

In the **User ID/Password Change** screen, click on **Continue**. A confirmation message will appear on the screen.



The screenshot shows a confirmation message in a green box. The text reads: 'Your request has been processed. Your confirmation number is 110001. You may use this number to reference this transaction in the future.'

Have you forgotten your user ID and/or password?

Place your cursor over the **Forgot User ID or Password?** option.

In the **Social Security Number** field, provide your Social Security Number (no dashes), your date of birth (MM/DD/YYYY), and your zip code. Click on **Next**.

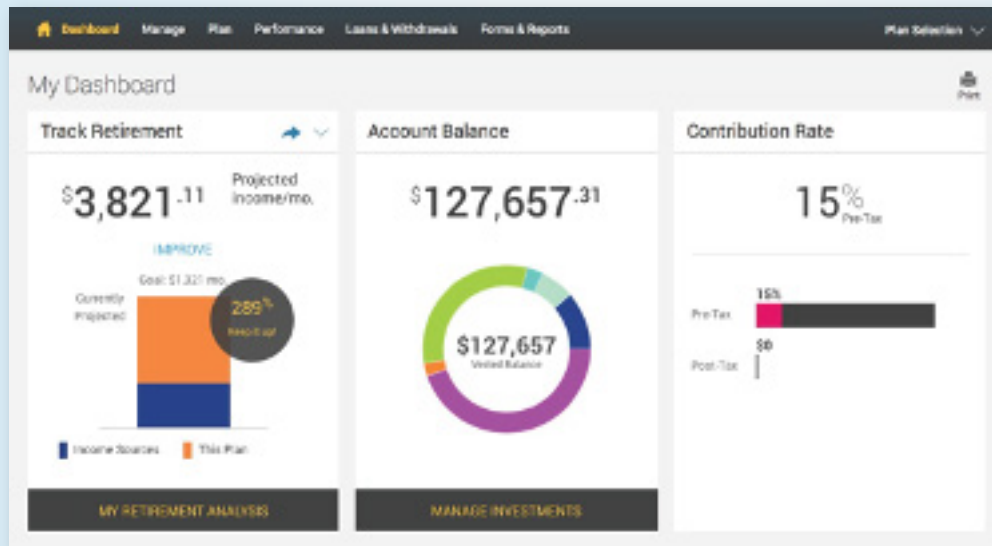
Answer the question to confirm your identity. Click on **Next**.

You will receive an email with your username and password.



If you still need assistance, contact **TeleBanco Popular®** at **787-724-3657** and choose option **#2** three times.

GET TO KNOW YOUR TOOLS PANEL



✓ DASHBOARD

Panel of tools highlighting the balance of your account, your vested balance, the performance rate, and the projected monthly income under the plan.

✓ MANAGE

Here you will be able to select new investment percentages for your future contributions, request transfers of the existing balances in your plan, re-balance your account, modify your contribution, and see your transaction history, among others.

✓ PLAN

Using the calculator appearing on your screen you will be able to obtain a forecast of the income to be generated by the Plan.

✓ PERFORMANCE

You will be able to see the performance of your plan's investment options, in the entirety and separately.

✓ LOANS & WITHDRAWALS

Here you can request withdrawals from your after tax contributions, request loans, and initiate disbursement due to termination of employment.

✓ FORMS & REPORTS

This allows you to see your quarterly statement online.

✓ MY RETIREMENT ANALYSIS

You will be able to establish a monthly goal towards your retirement income, which will be compared with the actual forecast of your monthly retirement income. You will have a better understanding of how your contributions to the Retirement Plan affect the forecast of your retirement income.

HOW TO SELECT YOUR INVESTMENTS

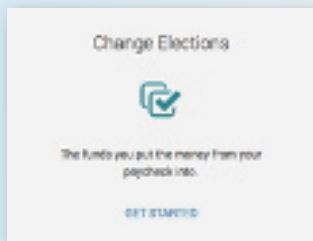
Under Manage, select the **Manage Investments** option.

In this page you process changes according to your selection, such as investment options where contributions will be invested, transfer money among investments or rebalancing.

Select the Change Elections option, **Get Started**.

Click the **Add other available funds** symbol to see the complete lineup of funds in the Plan.

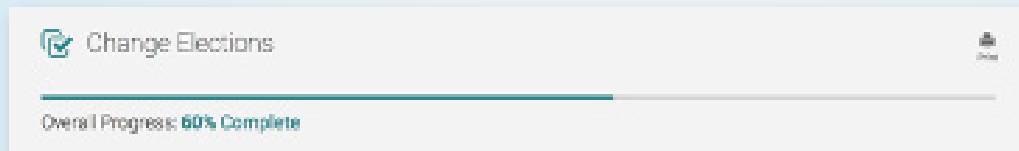
In the **Change Elections** screen, enter the percentage of your contributions you want to invest in each investment fund.



 **Remember:** This selection of funds only applies to new contributions starting on your next payroll.

Investment	Fund ID	Asset Class	Current Allocation %	New Election %
American Funds American Balanc...	FLDGX	Balanced	10%	<input type="text" value="0 %"/>
Metropolitan West Total Return...	MWTOR	Intermediate-Term Government	25%	<input type="text" value="0 %"/>
AMERICAN FUNDS AMCAP FUND-RS [...]	RAFOX	Large Growth	0%	<input type="text" value="0 %"/>
MFS Value Fund Class R6 (MERG...	MDVXX	Large Value	0%	<input type="text" value="0 %"/>
Time Deposit Open Account (TDO... details)	TDOA	None	0%	<input type="text" value="0 %"/>

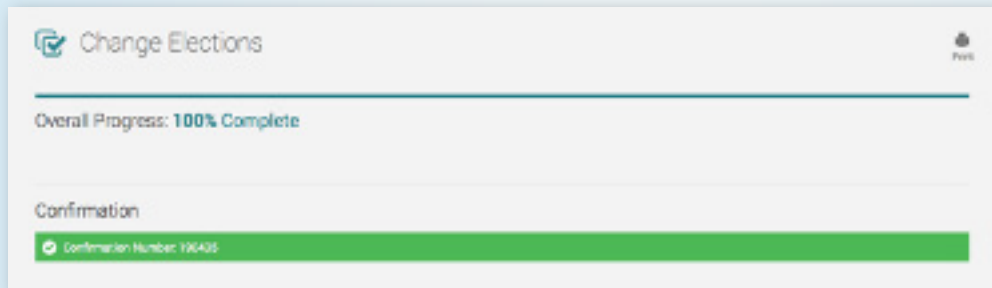
Click on **Next**. The progress bar will indicate how far you are from completing your transaction.



The Prospectus for each fund will be available for review. Confirm that you have read the Prospectus for each fund.



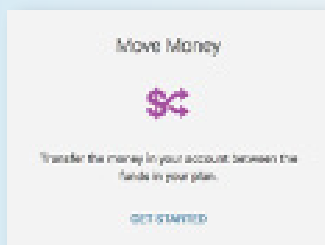
Click on **Next**. Once the transaction has been completed, the **Done** button will appear, as well as the message **100% Complete** on the upper side of the screen.



TRANSFER BETWEEN INVESTMENT FUNDS

Select the **Manage Investments** option to transfer assets among funds.

Under **Move Money**, click on **Get Started**.



Click the **Add other available funds** symbol to view the complete lineup of funds in the Plan. Once you identify the investment(s) you want to transfer, enter under the **From** column the percentage you will sell of each fund, and under the **To** column, the percentage of the sale you want to invest in one or more funds.

Investment	Fund ID	Asset Class	Current Balance	From	To
Transferable Funds					
American Funds American Balanced	RUBDX	Balanced	\$ 70%	\$16,382.98	<input type="text"/> 0 % <input type="text"/> 0
Metropolitan West Total Return	MWTDX	Intermediate-Term Government	17.02%	\$51,253.29	<input type="text"/> 0 % <input type="text"/> 0
AMERICAN FUNDS AMCAP FUND R6	RAFGX	Large Growth	0.00%	\$93.70	<input type="text"/> 0 % <input type="text"/> 0
MFS Value Fund Class R6 (MFDX)	MFDX	Large Value	0.00%	\$69.96	<input type="text"/> 0 % <input type="text"/> 0

If you want to transfer the total balance of an investment fund, enter 100% in the **From** field. In the **To** field, provide the percentage you want to transfer to the new fund in which you will invest. You may select one or several investment funds, and your percentages must add up to 100%.

Click on **Next**.

The Prospectus for each fund will be available for review. Confirm that you have read the Prospectus for each fund.

Funds	Mark as Read
Fidelity Life Income 50 Inv	<input checked="" type="checkbox"/>
Fidelity Life Time 2050-54 Fund	<input checked="" type="checkbox"/>
Fidelity Life Time 2050	<input checked="" type="checkbox"/>
American AMCAP Fund	<input checked="" type="checkbox"/>
Manning & Napier Pro-Clend Ex-Term (HMBAX)	<input checked="" type="checkbox"/>
Time Deposit Over Account (TDCA)	<input checked="" type="checkbox"/>

Click on **Next**.

Once the transaction has been completed, the screen will indicate **Done** and a message will appear on the upper part of the screen: **100% Complete**.

To verify the transactions pending processing, go to **Manage**, and select the **Web / VRURequests** option.

HOW TO CHANGE YOUR CONTRIBUTION TO THE PLAN

In My Dashboard, select **Change Contribution Rate**. Click on **Edit Pre-Tax** and select your new percentage of contribution. Click on **Next**.

Contribution Rate

15%
Pre-Tax

Pre-Tax: 15%
Post-Tax: 0%

Once the transaction has been completed, the screen will indicate **Done** and a message will appear on the upper part of the screen: **100% Complete**.

Change Contribution Rate - PreTax

Overall Progress: 0% Complete

No Changes Step Contributions Change Contributions

Set Contribution Rate

Pre-Tax: 0%



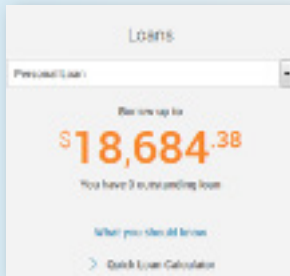
Note: If the Edit Pre-Tax option does not appear on the screen, it means your employer requires the change be submitted using the Enrollment and Changes Form. In that case, you can find the form by accessing www.popular.com/401k under Participant Forms through other means or using the Enrollment and Changes Form.

HOW TO REQUEST A LOAN

In the Loans and Withdrawals tab, select Loans. Choose the type of loan, either Personal Loan or Residential Loan, if used to purchase your primary residence, allowing you a longer repayment term than the personal loan.

Click on [Quick Loan Calculator](#) to model the repayment amount per payroll period, based on the loan amount and term.

To learn the terms and limits of the loan, click on **What you should know**.



After modeling the loan, you may proceed to request the loan by selecting **Get Started**.

Enter the loan amount and number of payments, then click on **Next**.

When finished, the screen will indicate **Done** and a message will appear on the upper part of the screen: **100% Complete**.



Note: If the Loans option does not appear on the screen, it means your employer requires the loan be requested by completing the Loan Request Form available on www.popular.com/401k under Participant Forms or because your plan does not allow loans. For more information please contact TeleBanco Popular® or your Human Resources Officer.

TO REQUEST A WITHDRAWAL FROM YOUR “AFTER-TAX” PORTION?

In the **Loans and Withdrawals** tab, select Withdrawals. To start the request, press **Get started** and carefully read the instructions provided on the screen. Check your personal information and update it if necessary. Address changes must be requested through your company’s Human Resources office.



Check your personal information and update it if necessary. Address changes must be requested through your company’s Human Resources office.

Enter the amount of the withdrawal you want to request in the **Amount** field or, if you want to request the maximum amount, place the cursor in **Withdraw my maximum available balance**. Then press **Calculate, Next** and choose the payment method.

Click **Next**.

When the transaction is complete, the **Done** button will appear, with the following message at the top of the screen: **100% Complete**.

➔ **Note:** If the Withdrawals option does not appear on the screen, it means your employer requires it be requested through the Partial Withdrawal Form, which you can access through popular.com/401k, under the Participant Forms link. Another reason could be that the Plan does not allow such withdrawals. For more information, call TeleBanco Popular® or contact your Human Resources officer.

HOW TO VIEW MY ACCOUNT STATEMENT

Select **Forms & Reports** within the option.

To view your account statement, select **eStatements** and the date of the quarterly statement you want to see.

