popular.
PRIVATE CLIENT

Life is a whirlwind.

Your time is precious. Efficiency and strategic planning are key.

Popular Private Client offers customized banking so you can make the most of every moment.

It starts with you and your goals.

Your success is our priority—whether you are looking to build wealth, focusing on what you have, or on preserving your family legacy.

We help navigate your journey step-by-step using a continually evolving financial relationship.

With our personalized, 360-degree approach to products and services, you can enjoy regular meetings and updates all tailored to you.

Our team of specialists will help manage all of your financial affairs, from financial planning to mortgages,[1] investments,[2] and insurance.[2] We will oversee your entire portfolio—so you have reassurance knowing your finances are in capable, experienced hands. The bank offers:

- **Trust Services[3]**
- **Lending Solutions[1]**
- **Palladium Checking**
- **Financial and Retirement Planning**
- **Mortgages[1]**
- **Access to Investments[2]**
- **Insurance Services[2]**
- **Online and Mobile Banking**

1. NMLS ID # 417584. All loans are subject to credit review and approval. Rates, program terms, and conditions vary by state and are subject to change without notice.

2. Securities and advisory services are offered through Osaic Institutions, Inc. ("Osaic Institutions"), a registered investment advisor and broker-dealer (Member FINRA / SIPC). Insurance products are offered through Osaic Institutions or by Popular Insurance Agency USA, Inc. (PIAUSA). PIAUSA, also known as PIA US Insurance Agency (PIAUS), is a wholly owned subsidiary of Popular Bank, a New York state-chartered financial institution. Osaic Institutions or its affiliates are separate entities from and are not affiliated with PIAUSA, PIAUS, Popular Investments, or Popular Bank. "Popular Investments" is a registered service mark. When registered representatives offer products and services under the Popular Investments name, they are doing so as insurance agents or registered representatives of Osaic Institutions, or as insurance agents of PIAUSA. Osaic Institutions registered representatives are also employees of Popular Bank. Popular Bank and PIAUSA are not registered as a broker-dealer or an investment adviser. Products and services made available through Osaic Institutions are not insured by the FDIC or any other agency of the United States and are not deposits or obligations of, nor guaranteed or insured by, any bank or bank affiliate. These products are subject to investment risk, including the possible loss of value. If applicable, please request a prospectus as it contains more complete product information — including risk, fees, and expenses — and should be read carefully before investing.

3. Popular Trust Services is a Trust Representative Office of National Advisors Trust Company. Popular Trust Services is a business unit of Popular Bank. Popular Bank and National Advisors Trust Company are not affiliated. Trust and custodial services are made available through National Advisors Trust Company. Popular Bank and/or its subsidiaries and affiliates are not engaged in rendering legal, accounting, or tax advice. If legal, accounting, or tax assistance is required, the services of a competent professional should be sought. Please consult with your accountant, attorney, and/or tax advisor for specific guidance.

A relationship founded on expertise and care.

Your financial goals will be managed by a highly-skilled Private Banker who is dedicated to putting you first.

Exclusive benefits.[1]

- A Palladium Checking account
- Invitations to exclusive events and offers
- Access to Private Banking lounges at select branches
- Priority service

Connected to the Popular network.

When you're a Popular Private Client, our entire network of financial resources is at your disposal to accomplish a wide range of banking transactions.

1. Please refer to the applicable deposit or lending disclosures and your Private Banker for further account details. Popular Bank is a Member FDIC institution. Your deposits are insured up to $250,000 per depositor. You may qualify for more than $250,000 in coverage if you hold deposits in different account ownership categories. For more information, please refer to: www.fdic.gov.

Peace of mind is priceless.

You are being pulled in many directions. A strong relationship with an experienced and astute partner would ease the pressure. Popular Private Client provides the support and advice to position you for perennial success.

Elevate your expectations.

Personalized Planning

We begin with a complete analysis of your current financial health, which allows us to provide you tailored wealth management strategies that make the most out of your money.

Our Proactive Approach

Your individual Private Banker is committed to consistently optimizing your portfolio through regular review and evaluation.

Total Visibility

Transparency of your entire financial picture will be available to you at all times as we move together to build a brighter future.

Products

A higher level of convenience and benefits are yours with exclusive Popular Private Client products.

Palladium Checking:
The benefits you deserve.[1]

Palladium Checking is our most exclusive checking account and a signature feature of Popular Private Client. Palladium Checking awards you the best in banking amenities, including:

Benefits

- Exclusive rates for money market accounts[2]
- World Debit Mastercard®[3]
- Higher daily purchase and cash withdrawal limits
- Purchase assurance[3]
- Mastercard® ID Theft Protection™[3]
- Mastercard® Airport Concierge[3]
- Dedicated loan processing

Interest Rate Benefits[4]

- Discounts on applicable Popular Mortgages[5]

Monthly Rebates

- All non-Popular Bank U.S. and foreign ATM fees[6]
- All incoming wire transfer fees
- All stop payment fees
- All cashier check and money order fees
- All Private Client branded check order fees

Exclusive Features and Solutions

- Dedicated Private Banker, who provides priority service, acts as your liaison, and moves swiftly and strategically as your needs evolve
- Invitations to exclusive events and offers
- Access to Private Banking lounges at select branches
- Attentive service in branches, allowing you to receive timely personal assistance

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Mortgages:
Proper home financing is integral to your wealth protection.

From application preparation to loan customization with preferential rates, and closing on a fast timeline, we will lead the way to help you secure a mortgage.[1]

As a Private Client, you can enjoy:

- Discounted rates when you purchase or refinance a home[2]

Whatever Your Goal

We can help you achieve it:

- First-time home purchases
- Prequalifications (purchase only)
- Mortgage refinancing
- Home equity lines of credit
- Financing for investment properties
- Debt consolidation

Our Popular Mortgage

Loan amounts that fit your needs.[1]

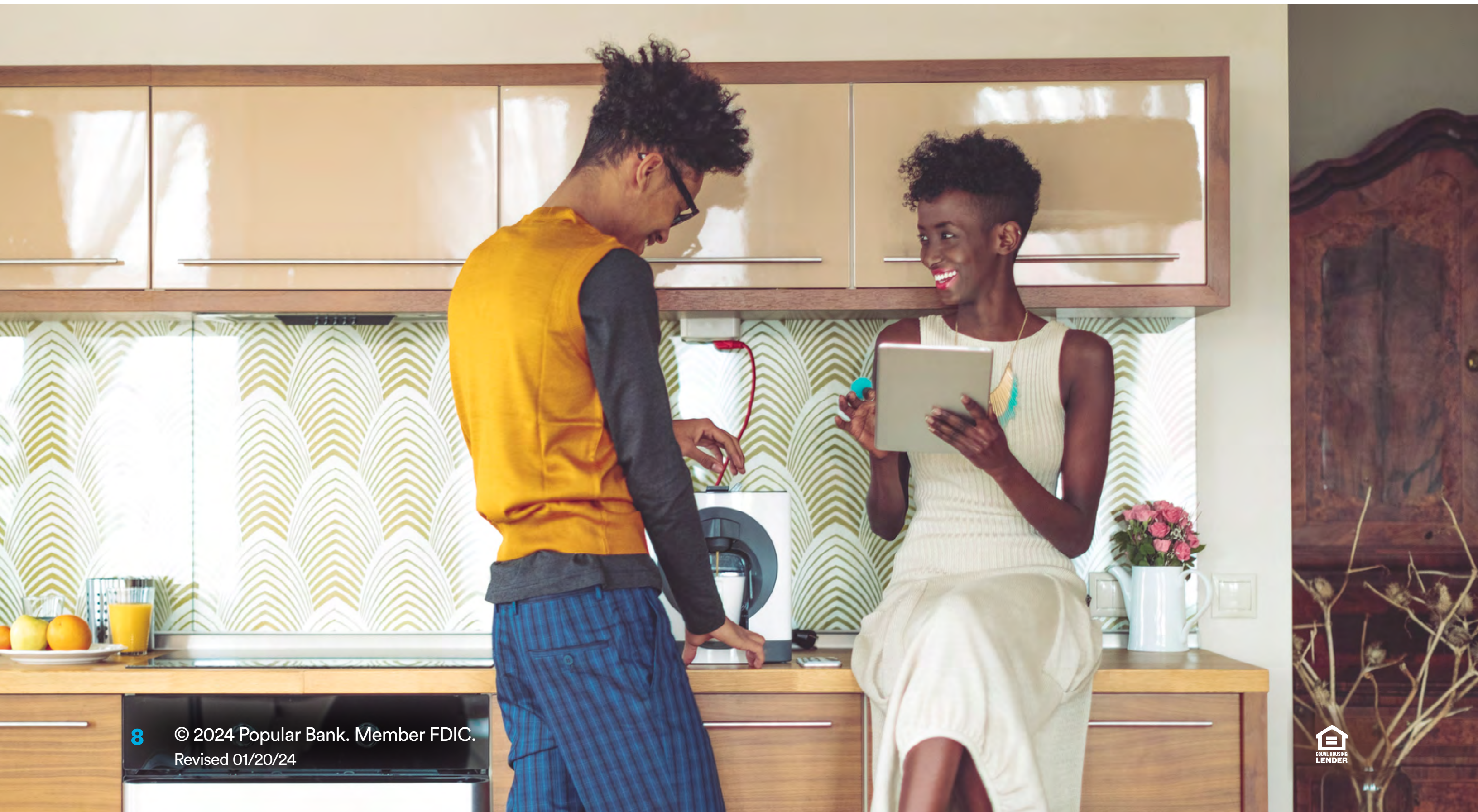
- Fixed-rate mortgages
- Adjustable-rate mortgages
- Conforming loans
- Jumbo loans
- Foreign national loans

Eligible Properties

We provide mortgages for a range of property types:

- Single-family homes
- Condos
- Co-ops
- 1-4 family homes
- Investment properties

1. NMLS ID # 417584. All lines of credit, loans and mortgages are subject to credit review and approval. Rates, terms and conditions may vary by state and are subject to change without notice. **2.** To qualify for the discounted Annual Percentage Rate (APR), customers must be in good standing. Please refer to the Popular Private Client Terms and Conditions for details.



Investments and Insurance:[1]
Regular assessment is essential.

Our investment philosophy revolves around your core portfolio. We make sure your money is working efficiently and strategically. We achieve this by implementing tailored plans, complemented by specialized products, which may incorporate the following:

- Open architecture advisory accounts
- Separately-managed accounts
- Mutual funds and exchange-traded funds (ETFs)
- Self-directed trading accounts
- College 529 plans[2]

Retirement Planning

Our holistic approach to your retirement is based on an in-depth understanding of your financial priorities. We take into account your important financial goals, such as buying a second home, as well as helping you estimate the changing variables of retirement, which include:

- **Savings and Spending**
  We work with you to review and optimize your savings and spending rates to help you align with how much you will need in retirement.
- **Investment Approach**
  Maximizing the benefits of your employer-sponsored plans such as 401(k), 403(b) or 457, and tapping into other tax-advantaged plans such as IRAs and small business retirement plans is one of the best ways to accumulate retirement savings. By reviewing your taxable portfolio, we help you allocate your assets most effectively.[3]
- **Portfolio Risk**
  Taking a balanced approach to investing helps manage portfolio risk. We review your portfolios on a regular basis, which can help account for economic trends, investment performance and change in goals/objectives.
- **Longevity and Retirement**
  If you're in good health, have longevity in your family, and live a healthy lifestyle, there's an excellent chance you or your spouse could live to 90 or beyond. We can help you plan for these extra special years.

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2. An investor should consider, before investing, whether the investor's or the designated beneficiary's home state offers any state tax or other benefits that are only applicable for investment in such state's qualified tuition program. **3.** Certain restrictions and conditions apply. Not all tax advantages may be available to you. This brochure contains general information regarding IRAs. Specific questions on taxes, contributions, deductible qualifications and withdrawal rules, as they relate to your individual retirement accounts, should be reviewed with your professional tax advisor.

Investments and Insurance continued:[1]

Insurance

Our alliances across multiple insurance companies allow us to provide solutions for both personal and commercial risk management. We offer access to a wide array of insurance products including life, disability, business succession planning, and more.

Your Private Banker may assist by reviewing your current insurance policies and recommending additional insurance solutions, if warranted.

Types of coverage include:

- Buy-sell agreements
- Key person insurance
- Whole life
- Term insurance

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Lending Solutions:
Optimize cash flow and meet liquidity needs.

Consumer Lending

Discover tailored lending solutions including home equity lines of credit and other personal loans.[1] Your Private Banker will introduce a full range of credit products and services, providing customized solutions that accommodate your individual needs. Ready to guide you through every step, your Private Banker will begin by assisting with application-related matters and facilitating a review of your application with a dedicated team of senior underwriters.

Secured Portfolio Line of Credit

Gain access to financial flexibility without disrupting your long-term investment strategy. Harness the power of your portfolio through a Secured Portfolio Line of Credit.[2] Whether it's home renovations, personal expenses, or luxury purchases, a securities-based line of credit may help you meet a variety of borrowing needs.

1. All loans are subject to credit review and approval. Rates, terms and conditions may vary by state and are subject to change without notice. **2.** Popular Bank requires that the eligible assets pledged as collateral for Secured Portfolio Lines of Credit be held in a pledged account maintained at Osaic Institutions, Inc. ("Osaic Institutions"). Securities and advisory services are offered through Osaic Institutions, a registered investment advisor and broker-dealer (Member FINRA / SIPC). Insurance products are offered through Osaic Institutions or by Popular Insurance Agency USA, Inc. (PIAUSA). PIAUSA, also known as PIA US Insurance Agency (PIAUS), is a wholly owned subsidiary of Popular Bank, a New York state-chartered financial institution. Osaic Institutions or its affiliates are separate entities from and are not affiliated with PIAUSA, PIAUS, Popular Investments, or Popular Bank. "Popular Investments" is a registered service mark. When registered representatives offer products and services under the Popular Investments name, they are doing so as insurance agents or registered representatives of Osaic Institutions, or as insurance agents of PIAUSA. Osaic Institutions registered representatives are also employees of Popular Bank. Popular Bank and PIAUSA are not registered as a broker-dealer or an investment adviser. Products and services made available through Osaic Institutions are not insured by the FDIC or any other agency of the United States and are not deposits or obligations of, nor guaranteed or insured by, any bank or bank affiliate. These products are subject to investment risk, including the possible loss of value. If applicable, please request a prospectus as it contains more complete product information — including risk, fees, and expenses — and should be read carefully before investing. A Secured Portfolio Line of Credit has risks and is not suitable for all clients. The proceeds from a Secured Portfolio Line of Credit may not be used to purchase additional securities. Market fluctuation may cause the value of the pledged securities to decline in value and no longer be sufficient to support the line of credit, the client may be required to pledge additional eligible securities or deposit additional funds to meet a collateral shortfall or pay down the line of credit. Popular Bank will attempt to notify clients to cover the collateral shortfall but is not required to do so. The client may not be entitled to choose which securities or other assets are liquidated as a result of an unmet collateral shortfall. The client should consider their investment objectives and risk tolerance, the interest costs of borrowing against the securities account, fees and charges for selling assets, the tax consequences of liquidating pledged securities or borrowing, and the loss of potential appreciation on any assets sold.

Lending Solutions continued:

Commercial Lending

Our commercial banking team can help identify potential solutions that enable you to grow your business. With a strong foundation of industry knowledge and a wide array of financing options, Popular Bank can position your business for success. Consider securing a loan today with a partner that understands your needs and aligns them with your long-term strategy. We provide lending for:[1]

- Commercial real estate/Multifamily
- Middle market
- Healthcare
- Condo/Co-op associations

1. All loans are subject to credit review and approval. Rates, program terms, and conditions vary by state and are subject to change without notice.

Services

Banking solutions designed for high-net-worth individuals.

Trust Services:[1]
Safeguard your future.

Your dedicated Private Banker remains your Private Banker, while an experienced Trust Advisor from Popular Bank is assigned to provide trust administration services. As an extension of your team, your Trust Advisor helps to ensure expert, personalized, and responsive trust administration around your unique priorities.

Why Popular Trust Services?

- **Nationwide Support**
  We're able to provide trust administration services in all 50 states.
- **Expert Experience**
  Our team of experts bring decades of experience working with individuals and families to achieve their goals.
- **Security**
  Have peace of mind knowing that your assets are protected by a federally-chartered trust company.
- **Eliminate "Successor Trustee Risk"**
  Get rid of possible "successor trustee risk" when another trustee manages the trust after the primary trustee dies or is unable to. Choose Popular Trust Services as your corporate trustee.

Our Capabilities

We're proud to offer a wide range of trust services for the expected—and the unexpected. Clients can rely on us for the following services:

- Estate and retirement planning
- Estate liquidity analysis
- Review and financial analysis of trust documents and wills
- Guidance on how to use trusts to minimize estate and gift taxes and achieve your long-term goals[2]
- Family, private foundation, and charitable gifting strategies
- Generation skipping transfers
- Business transition planning
- Estate, fiduciary, and gift tax return preparation
- Internal Revenue Service and state examinations
- Estate administration
- Private foundation administration
- Business valuations
- Preparation of:
  – Estate tax return – Form 706
  – Trust income tax returns – Form 1041
  – Gift tax returns – Form 709
  – Private foundation tax returns – Form 990
  – Judiciary and non-judiciary accountings

1. Popular Trust Services is a Trust Representative Office of National Advisors Trust Company. Popular Trust Services is a business unit of Popular Bank. Popular Bank and National Advisors Trust Company are not affiliated. Trust and custodial services are made available through National Advisors Trust Company. Popular Bank and/or its subsidiaries and affiliates are not engaged in rendering legal, accounting or tax advice. If legal, accounting, or tax assistance is required, the services of a competent professional should be sought. Please consult with your accountant, attorney and/or tax advisor for specific guidance. **2.** Popular Private Client does not offer tax advice. Please consult your tax advisor prior to investing.

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Bank on the run.

Your life is constantly in motion. Mobile banking is essential for staying connected. The Popular Bank mobile app and our suite of online tools give you the access you need, when and where you need it.

Online and Mobile Banking: With our digital solutions, you can bank on your time.

Our platforms allow you to get the most out of your relationship while you're at home or on the move.

Available Services	Mobile App	Online Banking
ATM and branch locator	✓	✓
Pay bills and schedule payments	✓	✓
Transfer funds between Popular Bank accounts	✓	✓
Send and receive money with Popular People Pay[1]	✓	✓
Check available balances	✓	✓
Make deposits with Mobile Check Deposit[2]	✓	✗
Set up alerts	✗	✓
Transfer funds to accounts at other banks	✗	✓
View online statements and check images	✗	✓
Access 18 months of transaction history	✗	✓
Place stop payments	✗	✓
Order checks	✗	✓

Get started today.

To start using the Popular Bank mobile app, download the app from the App Store or Google Play.[3]

To start using Popular Online Banking, visit **popularprivateclient.com**.

1. Popular People Pay is subject to eligibility. Certain restrictions apply. For more details, please refer to the Popular Mobile Banking User Agreement. Standard mobile carrier charges and fees apply. **2.** Mobile Deposit requires Popular Bank mobile banking app. Mobile Deposit is subject to eligibility; all deposits are subject to verification and may not be available for immediate withdrawal. Please refer to our Funds Availability Policy within the Personal Banking Disclosure and Agreement and to the Popular Mobile Banking User Agreement for additional details. **3.** Apple and the Apple logo are trademarks of Apple, Inc., registered in the U.S. and other countries. App Store is a service mark of Apple Inc., registered in the U.S. and other countries. Google Play and the Google Play logo are trademarks of Google LLC.

Contact Us

Discover how Popular Private Client can help you achieve your unique goals.

Visit one of our Popular Private Client boutique offices.

New York Metro

Popular Private Client – Headquarters
85 Broad Street
New York, NY 10004
212.417.6800
*Meetings by appointment only.

Popular Private Client – Madison Avenue
285 Madison Avenue
New York, NY 10017
212.641.1580

Popular Private Client – Columbus Avenue
730 Columbus Avenue
New York, NY 10025
212.865.8812

South Florida

Popular Private Client – Brickell Avenue
1221 Brickell Avenue
Miami, FL 33131
305.938.0110

Popular Private Client – Aventura
2875 NE 191 Street
Suite 101
Aventura, FL 33180
305.938.0203

Call **1.888.588.8419** to speak with a Popular Private Client representative. This service is available Monday through Friday from 7:30am – 12:00am ET, and on weekends from 9:00am – 6:00pm ET. Please note, this service is closed on federal holidays.

For more information please visit:
popularprivateclient.com