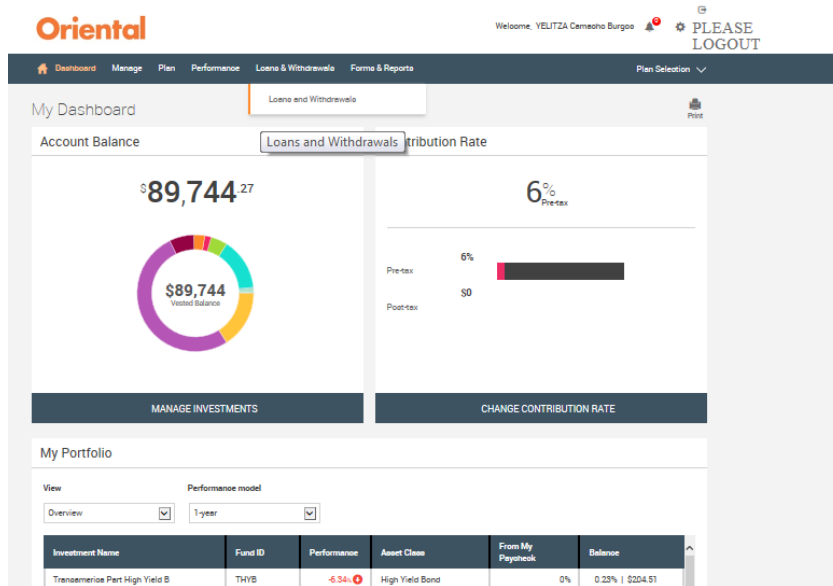


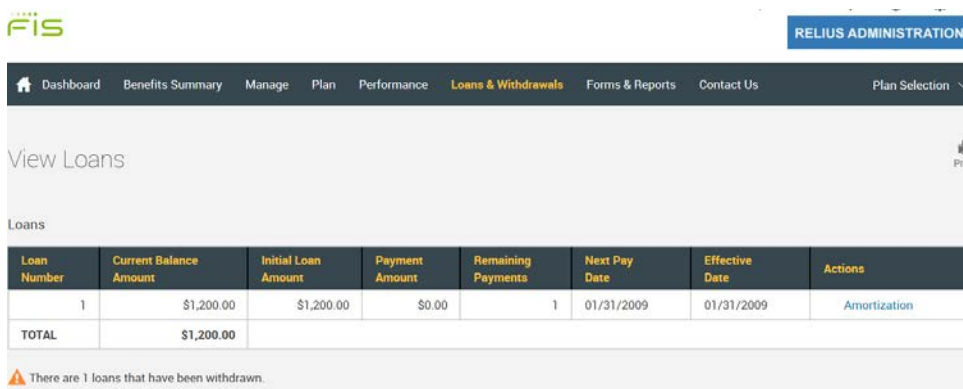
Online Loan Request

This Help Guide is intended to walk you through the process of requesting a loan distribution using our online option. Please be aware that requesting a loan online via our web page is only permissible if it is included within the rules governing your retirement plan, that were previously established by the Plan Sponsor. If you would like more information in reference to your options on requesting a loan distribution request, please contact your Human Resource office.

- Once you are logged into your account, please select the **Loans & Withdrawals** option from the top menu bar as indicated below. You will have options to, view current loans, model a new loan, and/or request a new loan. Loan requirements and the availability of loans depend on specific plan requirements.



- If you choose to view your loan(s), the system will provide information about loans that were already established loans and the option to the right of the screen to view the loan amortization schedules(s).



Note: By selecting the amortization option, you will be able to view the loan amortization schedule as shown below.

Payment Date	Payment Amount	Payment Interest	Principal Amortized	Ending Balance
01/31/2009				1200.00
Future 01/31/2009	0.00	0.00	0.00	1200.00

- If you choose to request a loan, the system will provide the maximum amount you can request. In order to proceed with your request, you must select the type of loan you are requesting (personal/residential).

Withdrawals: Withdraw up to \$600.00

Termination Distribution: Withdraw up to \$89,744.27

Loans: Borrow up to \$44,872.14

You have 0 outstanding loan

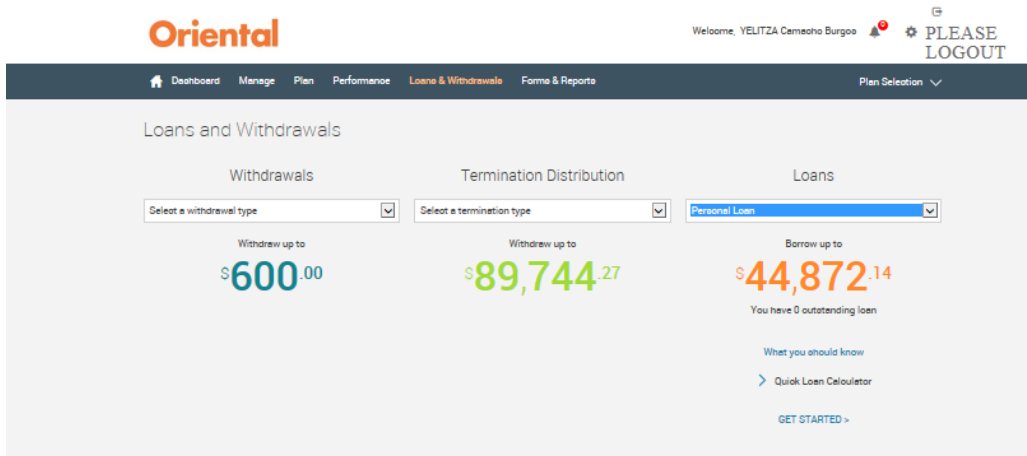
[What you should know](#)

[Quick Loan Calculator](#)

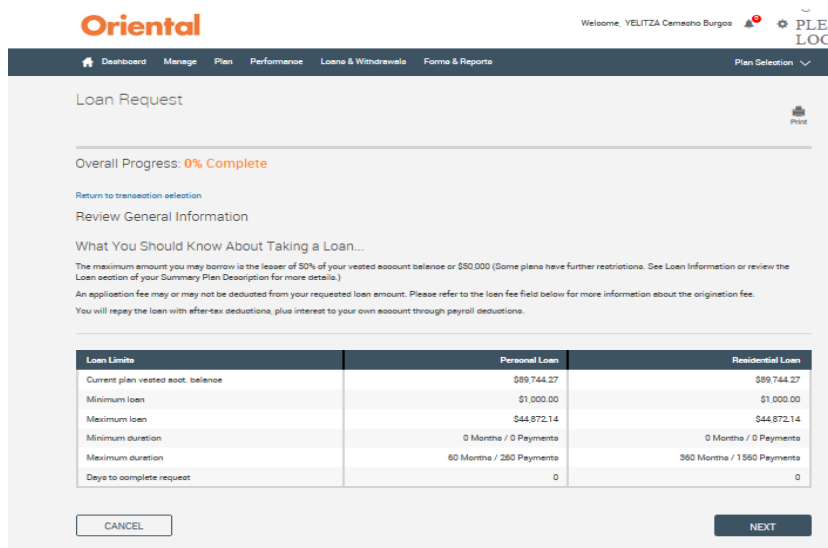
Note: If you would like to know more information regarding loans before you request one, you can click on the option "What you should know?" at the bottom of the screen. Below you can view a sample of the information provided by clicking this option.

Loan Limits	Personal Loan	Residential Loan
Current plan vested acct. balance	\$89,744.27	\$89,744.27
Minimum loan	\$1,000.00	\$1,000.00
Maximum loan	\$44,872.14	\$44,872.14
Minimum duration	0 Months/ 0 Payments	0 Months/ 0 Payments
Maximum duration	60 Months/ 260 Payments	360 Months/ 1560 Payments

4. Once you are ready to request a loan, please click the button **GET STARTED**, at the bottom of the screen.



Once you click on **GET STARTED** you will see general information about your loan. Click on the **Next** button.



5. On the next screen you have the opportunity to enter the loan amount you would like to request and model the loan by changing the loan parameters. Once you are done entering the loan amount and payments, click on **Calculate** and the **Next** button will become available to press, click on **Next** to continue.

Oriental Welcome, YELITZA Camecho Burgos **PLEASE LOGOUT**

Dashboard Manage Plan Performance Loans & Withdrawals Forms & Reports Plan Selection

Loan Request

Overall Progress: **20% Complete**

[Return to transaction selection](#)

Loan Amount

Select the type of loan you would like to receive. Use the loan calculator to specify the amount of your loan and to determine your ideal payment amount.

Loan Limits	Personal Loan
Current plan vested acct. balance	\$89,744.27
Minimum loan	\$1,000.00
Maximum loan	\$44,872.14
Minimum duration	0 Months / 0 Payments
Maximum duration	60 Months / 260 Payments
Days to complete request	0

Loan Type:

Rate: 4.5%

Loan amount:

of payments:

Your Weekly payment: \$38.95

CALCULATE

[Review Amortization Schedule](#)

CANCEL **BACK** **NEXT**

Once you click on **Next**, the next screen will ask you to confirm your personal information. Please review the screen, make any changes necessary and click on **Next**.

Oriental Welcome, YELITZA Camecho Burgos **PLEASE LOGOUT**

Dashboard Manage Plan Performance Loans & Withdrawals Forms & Reports Plan Selection

Loan Request

Overall Progress: **40% Complete**

[Return to transaction selection](#)

Verify Personal Information

Please verify the following personal information. Incorrect address information may delay or prevent the delivery of your payment and important tax statements. If any information is incorrect, it is important to make changes before proceeding with your distribution request.

General Information

First name: Middle name: Last name:

Marital status: Gender: Male Female Birth date: Date of hire:

Street address 1: Street address 2:

City: State: Zip code: Country:

Foreign state:

Home phone: Office phone:

Other phone:

Email

Home: Confirm home email address:

Office: Confirm office email address:

Other: Confirm other email address:

Where would you like your emails sent?
 Home Office Other None I do not have an email address

CANCEL **BACK** **NEXT**

6. The next screen will ask you to confirm your request, please make sure to check the box summarizing your loan information and click on **Next**.

Oriental Welcome, YELITZA Camacho Burgos

Dashboard Manage Plan Performance Loans & Withdrawals Forms & Reports Plan Selection

Loan Request

Overall Progress: **60% Complete**

[Return to transaction selection](#)

Transaction Certification

By checking the boxes below and continuing, you are agreeing to all of the statements on this page.

You are requesting a personal loan for \$1,000.00 at an interest rate of 4.5% for a duration of 26 payments.

CANCEL BACK NEXT

Please make sure to confirm the information about the loan requested is correct in the next screen and click on **Next**.

Oriental Welcome, YELITZA Camacho Burgos

Dashboard Manage Plan Performance Loans & Withdrawals Forms & Reports Plan Selection

Loan Request

Overall Progress: **80% Complete**

[Return to transaction selection](#)

Review

Your request has not been processed yet. Please confirm that the details below properly describe the transaction you are requesting and then press "Next."

Personal Information

Name:	YELITZA Camacho Burgos	Street address 1:	Villa nueva Y-30 19
Marital status:	O	Street address 2:	
Gender:	F	City:	Caguas
Birth date:	12/02/1979	State:	PR
Date of hire:	10/24/2004	Zip code:	00725
Home phone:		Country:	
Office phone:	7877916100	Foreign state:	
Other phone:	7873160526	Home:	Yelitza0279@hotmail.com
		Office:	
		Other:	
		Send email to:	Home

Loan Type

Rate:	4.5%	Origination fee:	\$0.00
Loan amount:	\$1,000.00	Per payment processing fee:	\$0.00
# of payments:	26	Annual maintenance fee:	\$0.00
Weekly payment:	\$38.95		

Payment Information

Payable to:	YELITZA Camacho Burgos	Payment Method:	Check
Street address 1:	Villa nueva Y-30 19		
Street address 2:			
City:	Caguas		
State:	PR		
Zip code:	00725		
Country:			
Foreign state:			

Transaction Certification

You are requesting a personal loan for \$1,000.00 at an interest rate of 4.5% for a duration of 26 payments.

CANCEL BACK NEXT

- After submitting your request, the system will generate a confirmation you can print for your records. Please allow approximately 10 business days from the moment your request is in good order for the check to be received.

The screenshot displays the 'Loan Request' confirmation page in the Oriental Pension Consultants portal. The page shows a 100% complete status and provides a confirmation number of 83801. It includes sections for Personal Information, Loan Type, and Payment Information.

Personal Information

Name: YELITZA Camacho Burgos	Street address 1: Villa nueva Y-30 19
Marital status: O	Street address 2:
Gender: F	City: Caguas
Birth date: 12/02/1979	State: PR
Date of hire: 10/24/2004	Zip code: 00725
Home phone:	Country:
Office phone: 7877916100	Foreign state:
Other phone: 7873160526	Home: Yelitza0279@hotmail.com
	Office:
	Other:
	Send email to: Home

Loan Type

Rate: 4.5%	Origination fee: \$0.00
Loan amount: \$1,000.00	Per payment processing fee: \$0.00
# of payments: 26	Annual maintenance fee: \$0.00
Weekly payment: \$38.95	

Payment Information

Payable to: YELITZA Camacho Burgos	Payment Method: Check
Street address 1: Villa nueva Y-30 19	
Street address 2:	
City: Caguas	
State: PR	
Zip code: 00725	
Country:	
Foreign state:	

Transaction Certification

You are requesting a personal loan for \$1,000.00 at an interest rate of 4.5% for a duration of 26 payments.

If you have any questions concerning this website help guide, please send an email to webadmin@orientalpc.com.