

# EDUCATION CONSULTING SERVICES

## CUSTOMIZABLE EDUCATION FOR YOUR RETIREMENT PLAN



### COMPREHENSIVE FINANCIAL EDUCATION FOR EMPLOYEES ON THE PATH TO RETIREMENT READINESS

Improving education for employees is often a top concern among plan sponsors. PNC Institutional Asset Management® offers customized education programs focused on helping employees become better equipped for retirement with a holistic approach to financial wellness.

### A CUSTOMIZABLE, CLIENT-CENTRIC PROCESS FOR PLAN SPONSORS

An experienced, noncommissioned Employee Education Consultant will work with you to develop tailored solutions specific to your unique workforce that minimize your administrative burden and deliver targeted campaigns designed to achieve goals you help identify.

### OUR TIME-TESTED PROCESS



#### 1 Analysis

**Plan Consultation:** Your plan's Employee Education Consultant works with you to gain an understanding of your employee population and retirement plan by discussing your organization's current approach to education, conducting a needs assessment, and evaluating available options.

**Participant Survey:** A customizable electronic survey is conducted to gauge employee knowledge and identify problem areas as well as topics of interest.

**Retirement Readiness Report:** Plan data is used to prepare an initial Retirement Readiness Report and identify gaps in workforce retirement preparedness.



#### 2 Customized Education

**Annual Education Campaign:** Using the results of the analysis, your Employee Education Consultant develops a comprehensive education campaign, choosing from an array of tools and services to best fit your employees' needs.

**Targeted Communication:** Personalized communication pieces are created, including instructions for taking action. Available campaigns include: Gap Analysis, Increase Contributions and Increase Participation.

**On-Site Employee Education:** Provided in group or individual sessions, our customized education offers access to an array of topics designed to help meet your employees where they are on the financial literacy spectrum. These can include live electronic polling technology and Spanish-language capabilities.

**Interactive Webinars:** Customized topics for web-based education sessions are recommended. These are an excellent tool to engage employees who are unable to attend live sessions.

**Mailing Campaigns:** Topics for mailing campaigns are recommended. These can be focused solely on retirement readiness or can include topics that help employees manage basic financial issues so that they are better positioned to save for retirement.




#### 3 Measurement


**Retirement Readiness Report:** Plan data is again analyzed, providing detailed statistics to compare participant behavior from before and after the education campaign. This comparison offers the opportunity to see results of campaigns, monitor changes in behavior, and plan for future campaigns.

## ACHIEVING FINANCIAL WELLNESS


Financial stress can affect your employees personally, decrease your workforce's productivity, and impact your bottom line. Including financial wellness training as part of your retirement plan's comprehensive employee education program can help your employees see the "big picture" when it comes to their finances — and take control of their retirement readiness.

 **Financial Wellness Survey:** customized survey to identify the specific needs of your workforce

- Establish baseline for organizational wellness initiative
- Identify areas of participant financial interests, strengths, and weaknesses
- Results inform design of education campaign

 **Financial Wellness Seminars:** to address those needs/concerns

- Financial Fitness
- Pay Yourself First
- Six Challenges for Young Professionals
- Social Security
- Student Debt
- Basics of Money Management
- Health Savings Accounts
- Identity Theft

 **PNC Insights:** a variety of brief, practical web-based videos and articles to review every stage of your life. Some examples are:

- Do Your Kids Make Smart Money Choices?
- Setting and Achieving Financial Goals
- Adjust Your Budget During Life's Transitions



### READY TO HELP

At PNC Institutional Asset Management, we combine large-scale resources with a personal commitment to help your organization be ready for today, and tomorrow. To explore our offerings, visit [pnc.com/iam](https://pnc.com/iam).

The PNC Financial Services Group, Inc. ("PNC") uses the marketing name PNC Institutional Asset Management® for the various discretionary and non-discretionary institutional investment, trustee, custody, consulting, and related services provided by PNC Bank, National Association ("PNC Bank"), which is a **Member FDIC**, and investment management activities conducted by PNC Capital Advisors, LLC, an SEC-registered investment adviser and wholly-owned subsidiary of PNC Bank. PNC uses the marketing names Retirement 1-on-1<sup>SM</sup> and PNC Financial Wellness Achievement Center<sup>SM</sup> for employee education services provided by PNC Bank.

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**Investments: Not FDIC Insured. No Bank Guarantee. May Lose Value.**

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## EDUCATION CONSULTING SERVICES

### Base Package

- Plan Consultation
- Participant Survey
- Annual Education Campaign
- One Interactive Webinar
- Electronic and/or Standard Mail Campaigns
- Customized Meeting Announcements

### On-Site Employee Education

- Up to Four Seminars per Day per Location
- Live Electronic Polling

### Optional Services

- Retirement Readiness Report / Targeted Communications
- Customized Mailings
- Additional Interactive Webinars

## AWARDS & RECOGNITION

- 2019 Signature Award, *Plan Sponsor Council of America*
- 2019 Eddy Award, *Pensions & Investments*
- 2017 Eddy Award, *Pensions & Investments*
- 2016 Signature Award, *Plan Sponsor Council of America*