

VESTED INTEREST®

Defined Contribution Plan Services

PNC RETIREMENT SOLUTIONS® OFFERS A BUNDLED DEFINED CONTRIBUTION/401(k) PLAN PACKAGE.

Vested Interest includes directed trustee/custodial services, daily recordkeeping and plan administration, an array of investment options, Fiduciary Investment Services for plan sponsors, and award-winning education services for plan participants.

SPECIALIZED SERVICES DELIVERED BY AN EXPERIENCED TEAM

With Vested Interest, clients can expect to receive a variety of services delivered by a dedicated team of people whose experience and knowledge will be evident from the start.

OUR SERVICES INCLUDE:

Relationship Management As a client, you will be assigned a primary contact person to facilitate management of our relationship with you and your plan. Your Relationship Manager will provide periodic investment reviews for your plan as well as introduce you to product offerings and service enhancements. In addition, your Relationship Manager will regularly review your goals and aspirations for your plan, including a review of plan achievements, to help achieve a high level of client satisfaction.

Client Service An Account Manager, who is responsible for daily administration of your plan, will act as your primary point of contact for your administrative and recordkeeping needs. Your Account Manager will coordinate statements, reports, governmental filings, and testing.

Employee Education An Employee Education Consultant will be assigned to your plan and will work with you to create and deliver a comprehensive education and communication campaign for your employees.

Fiduciary Investment Services Assistance with the plan's investment selection and monitoring is available through PNC Bank. Plan sponsors have a choice of either the 3(21) Investment Advisory Service or the 3(38) Investment Management Service.

Investments Investment selections may be made from more than 600 mutual funds spanning the risk/reward spectrum. For companies that offer self-directed accounts, we make available the Schwab Personal Choice Retirement Account® (PCRA) through an integrated online brokerage window.

Participant Advice and Managed Accounts Available through Morningstar® Retirement Manager™, these asset allocation and advisory solutions



ABOUT PNC RETIREMENT SOLUTIONS

- More than 900 defined contribution plan clients¹
- \$16.9 billion in plan assets under administration¹
- More than 273,000 plan participants served¹

¹ As of September 30, 2018.



PARTICIPANTS RATED PNC RETIREMENT SOLUTIONS #1

PNC Retirement Solutions was ranked "Highest in Group Retirement Satisfaction Among Small Plan Providers." Small plans are defined for purposes of the study as plans with less than \$100 million in assets.²

² For more information about the J.D. Power 2018 Group Retirement Satisfaction Study™, visit jdpower.com/awards.

VESTED INTEREST DEFINED CONTRIBUTION PLAN SERVICES

are accessible online through **retirementdirections.com**, our website.

Compliance Our bundled product includes compliance services delivered by our Technical Services Team. Specialists perform Actual Deferral Percentage/Actual Contribution Percentage, Top Heavy, Annual Additions, and New Comparability Plan testing. Form 5500 preparation and pre-approved plan documents are also included and are available to our clients for review with their attorneys and other professionals.

Customer Service Exceptional customer service and the ease of monitoring accounts are just two of the important features participants will find when using the toll-free Vested Interest Response Line, the Retirement Directions website, or the mobile application. Experienced representatives are available through the voice response unit to assist with participant transactions, process loan requests, and answer certain plan or investment related questions.

Conversions The key to establishing a productive relationship with a new service provider is a seamless conversion process that creates a positive experience for employees. A dedicated team will assist you during this transition to help achieve a successful and smooth conversion for you and your organization.

TAILORED SOLUTIONS

Vested Interest Plus (VIP) is our solution for non-qualified plans that cover a select group of management and highly compensated employees enabling you to provide your key employees with a premium benefit package. **Taft-Hartley Specialized Services** is our solution dedicated to Taft-Hartley plan clients that focuses on the unique needs of unions and their members.



GETTING STARTED WITH PNC

Ask your PNC Retirement Solutions representative for a free retirement plan evaluation. We will respond with actionable insights on:

- *Plan Design*
- *Administration*
- *Fees*
- *Compliance*
- *Investments*
- *Employee Education*

TO LEARN MORE, VISIT
pnc.com/retirementsolutions
OR CALL 1-855-303-0890

The PNC Financial Services Group, Inc. ("PNC") uses the marketing names PNC Retirement Solutions® and Vested Interest® for defined contribution plan services and investment options provided through its subsidiary, PNC Bank, National Association ("PNC Bank"), which is a **Member FDIC**. PNC Bank also provides custody, escrow, and directed trustee services; FDIC-insured banking products and services; and lending of funds. PNC does not provide legal, tax, or accounting advice unless, with respect to tax advice, PNC Bank has entered into a written tax services agreement. PNC does not provide services in any jurisdiction in which it is not authorized to conduct business.

"Vested Interest" and "PNC Retirement Solutions" are registered service marks of The PNC Financial Services Group, Inc.

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

©2018 The PNC Financial Services Group, Inc. All rights reserved.