TAKE CARE OF YOUR GREATEST ASSET — YOUR EMPLOYEES

Employees are increasingly concerned about their finances — and that could be impacting your company. Financially stressed employees cost American businesses $500 billion a year in productivity alone. PNC Organizational Financial Wellness helps employees build strong financial habits, creating a more confident and productive workforce for you.

WHAT IS THE IMPACT OF FINANCIAL STRESSORS ON YOUR EMPLOYEES?¹

- 49% admit to spending 3+ hours/week thinking about financial stressors at work
- 47% say that finances are a distraction
- 26% admit their productivity has been impacted by financial stressors
- 10% miss work occasionally due to financial stressors

EMPOWER YOUR EMPLOYEES THROUGH THE PNC ORGANIZATIONAL FINANCIAL WELLNESS APPROACH

Your employees are unique. That’s why PNC has developed solutions for all levels of your organization at every life stage. We’re staffed with dedicated bankers, in physical locations and virtually, to help with the planning, personalized products and education your employees need.

Have 1099 contractors? No problem. PNC has a solution for them too.

pnc.com/wellness
BUILD YOUR CUSTOMIZED FINANCIAL WELLNESS PROGRAM, COMBINING INNOVATIVE SERVICE AND SOLUTIONS

PNC collaborates with the human resources decision-maker or dedicated benefits manager to design a custom program for your organization, built with an understanding of your employees’ financial wellness needs. This helps you to deliver the solutions your employees desire and helps them gain financial confidence and security.

CUSTOMIZE YOUR FINANCIAL WELLNESS PROGRAM

- **BANK-AT-WORK PROGRAM**
  - PNC WorkPlace Banking® helps to strengthen employee financial awareness and increase convenience through digital banking that includes money management tools.

- **HEALTH SAVINGS ACCOUNTS**
  - PNC BeneFit Plus streamlines employer spending account administration while driving employee engagement and utilization of their Health Savings Accounts (HSAs) and Flexible Spending Accounts (FSAs).

- **ONLINE FINANCIAL EDUCATION**
  - PNC Financial Wellness Achievement Center℠ encourages and recognizes employees for strengthening their financial knowledge through a fully customized, digital learning tool.

- **RETIREMENT PLAN SERVICES**
  - PNC Fiduciary Investment Services provides a customizable suite of investment advice, an annual employee education campaign and fiduciary support to help plan sponsors understand and meet their fiduciary obligations to participants.

- **PERSONALIZED BANKING SOLUTION**
  - PNC Choice Banking℠ is for qualified customers with complex banking needs. This solution provides a dedicated team, relevant insights, priority servicing, and top products and rewards in an on-demand, virtual setting.

- **1099 CONTRACTOR PAYMENTS®**
  - indi® offers a banking solution designed for organizations with 1099 contractors.

Many of these solutions are offered at no cost or administrative burden and can be customized to the needs of your organization. Your Organizational Financial Wellness representative can help you to achieve your goals.

For more information, visit pnc.com/wellness.

2 Employee Financial Stress, PwC, 2019.
3 To be eligible for PNC Choice Banking, you’ll need $50,000 or more in combined average monthly balances in your active personal checking, savings, money market accounts and certificates of deposit (excluding any IRA Deposit products) using the most current statement period balance(s) at the time of enrollment. These are considered “Eligible Deposits.”

If you do not meet the $50,000 requirement at the time of enrollment, we will measure your Eligible Deposit balances at 45, 90 and 125 days from your enrollment using the most current statement period balance as of the date of measurement. If you meet the balance requirement at any of the (3) measurement periods, you will remain in the program.

If your eligible balances do not meet the requirements at any of the (3) measurement periods, you may no longer be eligible to participate in PNC Choice Banking. Program features and eligibility requirements are subject to change. This offer is non-transferable. If, after enrollment, you choose not to participate in PNC Choice Banking, please contact us at 866-PNC-4000.

4 indi® is a prepaid account. Funds are held at PNC Bank, National Association. indi® is a registered trademark of numo LLC.

PNC Private Bank Hawthorn and PNC Private Bank are service marks of The PNC Financial Services Group, Inc. PNC, PNC Bank and the PNC logo are registered marks of The PNC Financial Services Group, Inc.

PNC WorkPlace Banking is a registered mark and PNC Financial Wellness Achievement Center is a service mark of The PNC Financial Services Group, Inc.

The PNC Financial Services Group, Inc. (“PNC”) uses the marketing names PNC Private Bank℠ and Hawthorn Institute for Family Success℠ to provide investment consulting and wealth management, fiduciary services, FDIC-insured banking products and services, and lending of funds to individual clients through PNC Bank, National Association (“PNC Bank”), which is a Member FDIC, and to provide specific fiduciary and agency services through PNC Delaware Trust Company or PNC Ohio Trust Company. 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 Bank is not registered as a municipal advisor under the Dodd-Frank Wall Street Reform and Consumer Protection Act.

Important Investor Information: Brokerage and insurance products are:

- Not FDIC Insured
- Not Bank Guaranteed
- Not A Deposit
- Not Insured By Any Federal Government Agency
- May Lose Value

Banking and lending products and services, bank deposit products and treasury management services for clients and/or customers are provided by PNC Bank, National Association, a wholly-owned subsidiary of PNC and Member FDIC.

©2022 The PNC Financial Services Group, Inc. All rights reserved.

PNC Bank, National Association. Member FDIC

WKP PDF 0822-016-20H480