

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.¹ 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

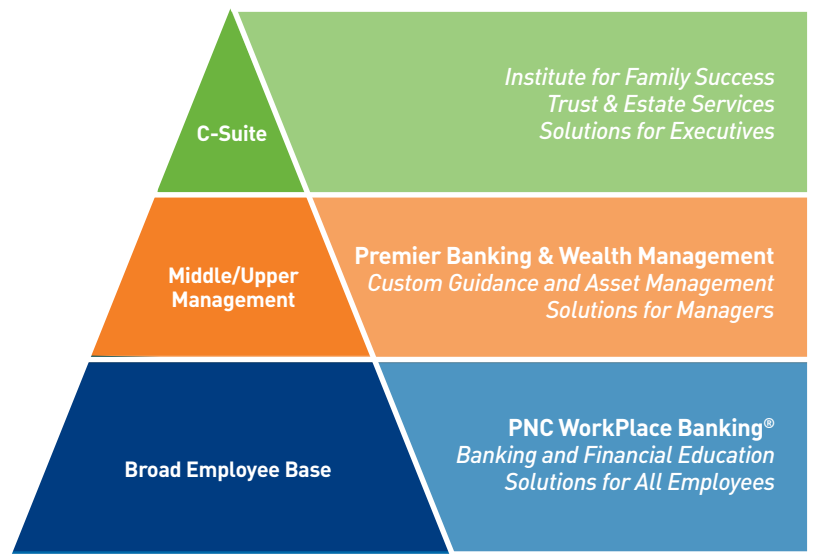


10% miss work occasionally due to financial stressors

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.

How much does financial wellness matter to employees? While **more than 50%** would be attracted to a company that cares about their financial well-being, **fewer than 50%** believe their employer cares.²



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

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.

PNC WORKPLACE BANKING®

This unique bank-at-work program comes with no cost or administrative burden and offers onsite and virtual financial services from a dedicated team. Our suite of offerings includes financial wellness workshops, direct deposit sign-up and informational events. It brings cash rewards on certain products and services for employees. It also features PNC Virtual Wallet®, with built-in digital money management tools.

PNC FINANCIAL WELLNESS ACHIEVEMENT CENTER^{SM3}

With this fully customized digital tool for financial learning and development, employees create a profile and can assess their wellness, review topic recommendations, complete curriculums and earn points for tracking progress. PNC provides engagement insights, data and reporting for the company administrator to assist with employee priorities and education.

CONSUMER-DIRECTED HEALTHCARE

The PNC BeneFit Plus Health Savings Account (HSA) solution can provide an easy-to-use digital experience to help empower employees to make informed decisions. The HSA experience can help employees to pay medical bills and contribute to and understand how to grow their accounts.

RETIREMENT PLAN SERVICES

PNC Bank can serve as either a 3(21) Investment Advisor or 3(38) Investment Manager. Our dedicated Retirement Plan Advisor will help with everything from investment selection to policy assistance. Our Employee Education Consultants will work with you to create an annual education campaign with surveys, online tools, live and virtual meetings, webinars and more.



READY TO HELP

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.

1 The Employer’s Guide to Financial Wellness — 2019, Salary Finance, 2019

2 Employee Financial Stress, PwC, 2019

3 The PNC Financial Wellness Achievement Center is not currently available in all markets. Ask your PNC Organizational Financial Wellness Consultant for more information.

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