Financial Planning
The Strong Foundation From Which We Work

Just as you wouldn’t contemplate starting a trip without a destination in mind, it’s nearly impossible to chart your financial course without a plan. A PNC Investments (PNCI) Financial Advisor can help you identify your destination, and plan your route with care — that’s the financial planning process. While there may be detours along the way, your PNCI Financial Advisor will help you stick to your plan and reach your destination.

It starts by gaining a thorough understanding of what you need — and what it is you’re looking to accomplish. With this strong foundation in place, a PNCI Financial Advisor will construct a comprehensive financial plan, tailored to you, that includes the following key elements:

• Retirement planning
• Investment management
• Protection planning
• Education planning
• Budgeting and debt management

Discipline
The Importance of Sticking to Your Financial Plan

Financial planning is a long-term process. Your PNCI Financial Advisor is prepared to help you stay the course. Human instincts — including a natural aversion to loss — may lead many investors to make reactionary decisions in the face of less than ideal market conditions.

This behavior may come at a substantial cost. PNC Investments utilizes a planning-based approach to financial success with an eye toward the long-term. Your plan will be specifically designed to weather periods of volatility, and utilize strategies designed to help mitigate the impacts of market swings, allowing you to stay the course with confidence.


5.34% S&P 500 Index 4.42% Barclays US Aggregate Bond Index
2.34% MSCI EAFE Index 3.26% National Association of Realtors
2.18% CPI 2.11% Average Investor

S&P 500 Index, Barclays US Aggregate Bond Index, MSCI EAFE Index, National Association of Realtors, CPI, Average Investor.

*See back cover for index definitions.

Sources: Bloomberg, Informa Investment Solutions, Dalbar. Past performance is no guarantee of future results. It is not possible to directly invest in an index. Average Investor is represented by Dalbar’s average asset allocation investor return, which utilizes the net of aggregate mutual fund sales, redemptions and exchanges each month as a measure of investor behavior.
Value

The Value of Your PNC Investments Team

When you work with a PNCI Financial Advisor, you’re not just receiving the financial guidance and knowledge of a single individual. Rather, your PNCI Financial Advisor is supported by a team of professionals with extensive experience in the fields of banking, investing, financial planning and more.

This team-based approach extends to the investment advice your PNCI Financial Advisor may provide. For example, the asset allocation models your PNCI Financial Advisor might recommend are thoroughly researched and monitored by PNC’s Investment Policy Committee to confirm that they meet strict standards of qualitative and quantitative performance.

So How Could You Benefit?

According to a recent study conducted by Envestnet, working with a financial advisor could add overall value of up to 3% to a portfolio.

<table>
<thead>
<tr>
<th>Financial Planning</th>
<th>Asset Allocation</th>
<th>Investment Selection</th>
<th>Systematic Rebalancing</th>
<th>Tax Awareness</th>
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Source: Envestnet, “Capital Sigma: The Return on Advice”
This report was based on research conducted by Envestnet in an effort to define and quantify the areas where advisors add value. The research was based on an analysis of 42,000 advisors on the Envestnet platform from 9/30/96 through 6/30/14.

How Your PNCI Financial Advisor Delivers Added Value on Their Advice and Guidance

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<td>Developing a road map to help achieve an investor’s goals, ranging from short-term income needs to long-term retirement planning</td>
<td>Implementing a risk-adjusted portfolio strategy to help meet an investor’s personal financial objectives</td>
<td>Creating a diversified portfolio of specific investment vehicles customized to the individual investor</td>
<td>Monitoring and adjusting portfolios over time to help manage risk and returns</td>
<td>Incorporating strategies such as tax-loss harvesting (selling a security that has experienced a loss) to help investors keep more of what they earn</td>
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The Strategies Behind the Value
Your PNCI Financial Advisor Delivers
The Key Elements of a Comprehensive Financial Plan

Asset Allocation

The goal of asset allocation is to broadly diversify your investment portfolio. Your portfolio should generally hold a variety of asset classes, including stocks, bonds and cash, and avoid being overly weighted in any one asset class in an effort to limit the impact of market volatility. Your PNCI Financial Advisor will help develop an asset allocation that creates a mix of investments that align with your long-term goals and tolerance for risk.

1 Asset Allocation does not guarantee profits or protect against loss.
Investment Selection

Every stock, bond and mutual fund your PNCI Financial Advisor might offer is carefully researched by PNCI’s Investment Due Diligence Committee to help confirm they meet PNCI’s high standards of performance and risk. This same team also employs ongoing monitoring to confirm that PNCI’s investment selection continues to meet these same strict standards.

PNC Investments believes that this team-based approach offers tangible value when it comes to the performance of your portfolio. Research has shown that investors who engaged a financial advisor to develop a financial plan, invest in a carefully screened and structured asset allocation profile, and adhere to an investment strategy over the long term were able to earn excess returns of up to 3% versus investors who did not.2

Systematic Rebalancing

Systematic rebalancing simply means returning your asset allocation back to its target percentages. Imagine a scenario in which your PNCI Financial Advisor determines that a portfolio consisting of 60% stocks and 40% bonds should generate the returns you need to fund your goals, while also adhering to your personal tolerance for risk. After months of stock market growth, your portfolio might grow to be more heavily weighted in equities, leaving you with 70% stocks and 30% bonds. In order to limit your risk exposure, your PNCI Financial Advisor will rebalance your portfolio back to the 60/40 target percentage.

Tax Awareness

Your PNCI Financial Advisor can provide guidance that may help you to enhance your bottom line. Actions such as maximizing your contributions to a tax-advantaged investment account like an employer-sponsored 401(k) plan or a Health Savings Account may help to lower your overall taxable income, helping you keep more of your money.

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2 Envestnet, “Capital Sigma: The Return on Advice”
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Financial Advisor Commitment

Working Together Toward Your Goals

Take a moment and consider what it is you wish to achieve financially. Perhaps it’s a long and prosperous retirement; perhaps you’re planning for a child’s future education; or maybe you value time spent with family and simply want to have a financial plan in place to help confirm that you can continue to maximize this priority.

Whatever it is you wish to accomplish, PNC Investments is here to help. Everything we do begins with you, and centers on the framework of your financial plans and aspirations. My role as your Financial Advisor is to add value to your investing experience, providing insight, education and guidance. You can rely on me to:

- Help you identify and define your financial goals and priorities.
- Make your financial success my priority, placing your goals first and foremost.
- Help you understand the challenges you face by providing you with market research, commentary and other relevant insight.
- Personally monitor your progress toward your financial goals, and actively adjust your investment recommendation to account for any major life changes.
- Work alongside you to understand your personal circumstances, values, investing style and more.
- Help you understand the fees and expenses associated with investing, and continually provide you with real value that exceeds these expenses.
- Place a personal priority on communication, and consistently remain open and accessible.
- Leverage new and novel investment tools and products, providing you with greater insight into your investment performance and returns.
Start planning for the future you want, today, with PNC Investments.

Wherever you want your money to take you, we have the Financial Advisors, planning tools, investment products and services, and experience to help you get there. We make it convenient for you by placing our Financial Advisors in your neighborhood at hundreds of PNC branches. You can also speak directly with a PNC Financial Advisor over the phone. If you'd like to take a disciplined approach to your future, and you prefer working with investment professionals you already know and trust, stop by a PNC branch or call us today.

*Sources: Bloomberg; Informa Investment Solutions; Dalbar. Past performance is no guarantee of future results. It is not possible to directly invest in an index. Homes are represented by the National Association of Realtors' (NAR) Existing One Family Home Sales Median Price Index. Stocks are represented by the S&P 500 Index, an unmanaged index that consists of the common stocks of 500 large-capitalization companies, within various industrial sectors, most of which are listed on the New York Stock Exchange. Bonds are represented by the Barclays US Aggregate Bond Index, an unmanaged market-weighted index that consists of investment-grade corporate bonds (rated BBB or better), mortgages and US Treasury and government agency issues with at least 1 year to maturity. International Stocks are represented by the MSCI EAFE Index, a broad-based measure of international stock performance. Inflation is represented by the Consumer Price Index. Average Investor is represented by Dalbar’s average asset allocation investor return, which utilizes the net of aggregate mutual fund sales, redemptions and exchanges each month as a measure of investor behavior. Returns are annualized (and total return where applicable) and represent the 20-year period ending 12/31/15 to match Dalbar’s analysis.

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

Securities products, brokerage services and managed account advisory services are offered by PNC Investments LLC, a registered broker-dealer and a registered investment adviser and member FINRA and SIPC. Annuities and other insurance products are offered through PNC Insurance Services, LLC, a licensed insurance agency.

PNC Investments and PNC Insurance Services do not provide legal, tax or accounting advice.

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