



Portfolio Solutions.

Your plans deserve an investment solution with more options



PNC
WEALTH MANAGEMENT



Invest the way that works for you.

You have your own goals, your own way of working, your own expectations. The way you invest should be your own, too. That's where Portfolio Solutions comes in.



Boring takes a different approach to managed investing.

At PNC Wealth Management, we start by truly knowing where you are today, where you want to go and what resources you have to get there. A PNC Wealth Management Financial Advisor works with you to build a strategy in line with your investing style, time horizon, tolerance for risk, and more.

With Portfolio Solutions, you have the option of working directly with a financial advisor to make the decisions related to your assets, or working with a third-party money manager to make portfolio decisions on your behalf.

Portfolio Solutions represents our most customizable managed account experience, offering you access to a broad universe of investment options or professional asset manager portfolios while working alongside a PNC Wealth Management Financial Advisor.

These investment options are all supported by detailed and ongoing research and monitoring, providing you access to PNC's best thinking and the flexibility to build a customized investment portfolio to meet your unique needs as you work closely with your financial advisor. Portfolio Solutions may be appealing to the following types of individuals:



The experienced investor looking for additional guidance in their personal approach and the flexibility to customize a portfolio through a broad universe of professionally screened investment options



The investor looking for the flexibility to pursue a defined investment philosophy — such as supporting certain values or causes important to an investor



The investor interested in portfolios professionally managed by a third-party investment strategist to pursue a specialized investment strategy, like sector rotation or momentum investing

It starts by defining your financial goals.

The strategic brilliance of Portfolio Solutions.

At its core, Portfolio Solutions is about options, allowing you to construct a portfolio tailored to your personal needs and goals. Portfolio Solutions offers you:

- A comprehensive portfolio strategy that can be customized to meet your unique investing needs
- Personalized consultation to discuss your investment preferences and work through ideas
- Access to options that allow for greater control over your tax situation
- The option to construct a portfolio using carefully researched asset allocation models and leverage PNC Wealth Management's due diligence research on current positions or utilize individual securities to help construct a portfolio around approved positions
- Portfolios professionally managed by a third-party investment strategist
- Ongoing analysis and review of your portfolio with a PNC Wealth Management Financial Advisor

The tools to choose who builds your portfolio.

Every investor has a different vision of their financial future and brings to the table unique values and principles. Some investors may prefer to work with a financial advisor to develop a customized investment strategy. Other investors may wish to utilize experienced third-party strategists to manage their portfolios. Investors who choose to use a third-party strategist have access to a variety of investment strategies, including:

Multi-Asset Investing

Utilizing a group of asset classes like cash, equities and bonds to help reduce the risk a portfolio might face from market volatility while attempting to generate long-term returns

Fixed Income Investing

Limiting exposure to market volatility by concentrating a portfolio in fixed income assets like bonds and Treasury notes, which also helps to protect principal value and generate stable income or targeted income needs

Equity Investing

Investing in a combination of mutual funds and ETFs that hold equity in seeking to help generate long-term returns

Alternative Investing

Investing in mutual funds that utilize alternative strategies that seek to provide additional diversification benefits beyond those of a traditional portfolio of stocks and bonds

Responsible Investing

Investing in funds and organizations that support certain values or causes or allocate capital toward a specific objective that is important to the investor

All investing involves risk, and there is no assurance that any strategy will be successful in achieving its intended results.



Customizing a strategy that fits comfortably.

Momentum Investing

Structuring a portfolio to capitalize on current and emerging trends in the market within the construct of approved mutual funds in seeking to generate long-term returns

Sector Rotation Investing

An investment strategy that tracks the movement of money from one sector or industry to another in an effort to actively seek to earn higher returns than the market itself

Tax-Managed Investing

Structuring a portfolio dedicated to limiting the investor's tax burdens, utilizing a number of strategies such as tax-loss harvesting, limiting dividends and avoiding capital gains

Risk Control Investing

An approach to investing that utilizes actions such as diversification, rebalancing, stop-loss ordering and position sizing to help limit the risk facing a portfolio

Absolute Return Investing

Structuring a portfolio to provide consistent returns across a variety of market conditions, often involving the implementation of a structured product

We'll watch out for your goals by helping you find the investment approach right for you.



There's more to investing than making investments.

Whatever decisions you make, you'll have the full knowledge and support of a PNC Wealth Management Financial Advisor.

When you invest through Portfolio Solutions, you are receiving more than the financial guidance and knowledge of a single individual.

Every investment strategy and third-party manager your PNC Wealth Management Financial Advisor might recommend is carefully researched by PNC Wealth Management and consistently monitored to ensure they continue to meet our standards of performance and risk, allowing you to invest with confidence.



Designed to work the way you need.

Flexibility

Investors gain access to carefully screened and professionally monitored investments and portfolio managers.

Asset Allocation

Portfolio Solutions leverages a set of carefully screened and monitored asset allocation models, researched and consistently reviewed by professional analysts.

Personalized Consultation

Your financial advisor is with you every step of the decision-making process, providing personalized insight supported by PNC's and industry's best thinking.

Tax Awareness

The option to incorporate strategies such as tax-loss harvesting (selling a security that has experienced a loss) helps investors keep more of what they earn.



More of what you need to know.

Investor involvement

Portfolio Solutions offers investors access to two unique programs. The first option, Portfolio Solutions, is a non-discretionary program and allows investors to construct a portfolio using a series of carefully researched and professionally monitored asset allocation models, with the flexibility to hold a specific position or securities. In this program, you will make the decisions related to your assets.

The second option, Portfolio Solutions Strategists, is a discretionary program, wherein investors work with their PNC Wealth Management Financial Advisor to select strategies constructed by third-party managers that meet their investing needs.

A PNC Wealth Management Financial Advisor can help you choose the model that best aligns with your financial goals and investment strategy.

Fees

PNC Wealth Management charges an annual program fee for the investment advisory and brokerage services provided. Fund and strategist fees and expenses are in addition to the program fee.

More information

For more detailed information regarding Portfolio Solutions, please carefully review the Form ADV disclosure brochures.

Let's continue the conversation

For more information on Portfolio Solutions or to discuss the role Portfolio Solutions could play in helping you achieve your financial goals, contact us today.



Plan for the future, and the present, you want.

Wherever you want your money to take you, Portfolio Solutions is designed to provide you with the guidance and flexibility to help you get there. You'll work closely alongside your PNC Wealth Management Financial Advisor to customize a portfolio aligned with your unique needs. To get started today, call PNC Wealth Management at **1-855-762-4683**.



Affiliates of PNC Wealth Management receive compensation from some mutual funds used in Portfolio Solutions for providing investment advisory and other services. Mutual fund shares are not deposits or obligations of, or guaranteed or endorsed by, any bank, and are not federally insured by the Federal Deposit Insurance Corporation (FDIC), the Federal Reserve Board or any other agency. An investment in mutual fund shares involves certain risks, including the possible loss of principal. There can be no assurance that a fund's investment objective will be achieved.

Risk Considerations

Alternative investing is subject to greater risk and may not be suitable for all investors.

Fixed income investing is subject to interest rate and credit risk.

Investments in money market funds, like other mutual funds, are neither insured nor guaranteed by the U.S. Government, and there can be no assurance that a money market mutual fund will be able to maintain a net asset value of \$1.00 per share.

International investing involves certain risks, such as currency fluctuations, economic and political instability, and potential foreign taxation. These risks may be magnified in emerging markets.

PNC Wealth Management does not guarantee the performance of any investment. Investment results may vary. Investments may lose money. Diversification and asset allocation may not prevent a loss of investment. Managed accounts are subject to fees and expenses.

Investors should carefully consider the investment objectives, risks, charges, and expenses of mutual funds before investing. This and other important information is contained in each fund's prospectus, which can be obtained from a financial professional and should be read carefully before investing.

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Important Investor Information: Brokerage and insurance products are:

NOT FDIC INSURED • NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY • NOT A DEPOSIT OR OTHER OBLIGATION OF, OR GUARANTEED BY, PNC BANK, N.A. OR ANY OF ITS AFFILIATES • SUBJECT TO INVESTMENT RISKS, INCLUDING POSSIBLE LOSS OF THE PRINCIPAL AMOUNT INVESTED

Securities products and brokerage services as well as managed account advisory services are offered by PNC Wealth Management 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 (CA License #0B57695).

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

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INV WM 0725-0100-2718002

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