

# Advice and Planning

The value of working with a PNC  
Wealth Management Financial Advisor

# PNC Wealth Management

## **Working together toward your long-term financial well-being**

PNC Wealth Management offers clients access to both investment advisory services and brokerage services.

As a broker-dealer providing brokerage services, we offer an array of investment products and services, including stocks, bonds, mutual funds, exchange-traded funds and more.<sup>1</sup> Whether you want to trade online (self-directed) or work with a PNC Wealth Management professional (guided), we offer brokerage account options to match your personal investing style and service preferences.

As an investment adviser, PNC Wealth Management offers several advisory programs to actively work alongside you to help achieve your financial goals.<sup>2</sup> This means you'll enjoy all the benefits of a professionally managed account, including ongoing account monitoring, periodic portfolio rebalancing, and personalized guidance and insight.

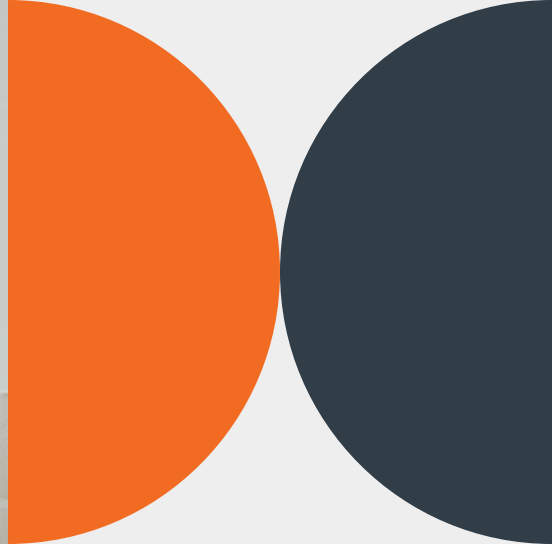
## **The value of your PNC Wealth Management team**

When you work with a PNC Wealth Management Financial Advisor, you're not just receiving the financial knowledge and insight of a single individual. Rather, your 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 financial advisor may provide. For example, the asset allocation models that may be recommended to you are thoroughly researched and monitored to confirm that they meet strict standards of qualitative and quantitative performance.

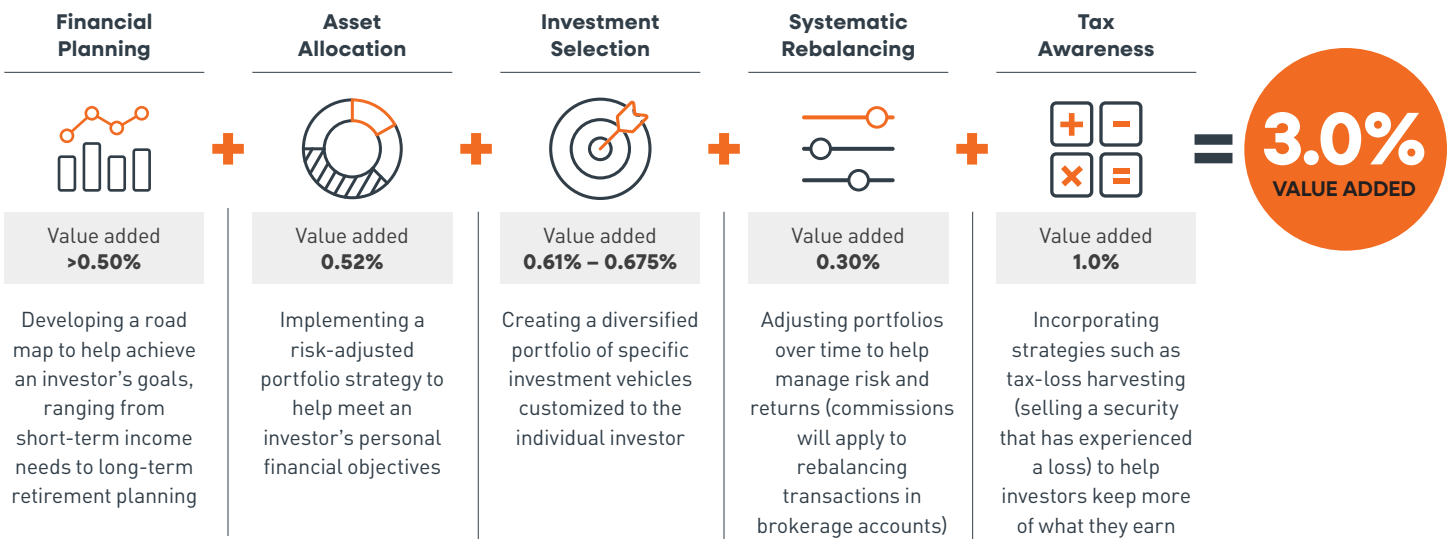
<sup>1</sup> When acting as your broker-dealer, any recommendation to purchase an investment product or service is limited to the time of the transaction and we have no obligation to advise you if our opinion of the investment changes in the future. We do not provide ongoing account monitoring services when we act as your broker-dealer. However, at your request, we may review your current investments at the time of your request and make recommendations to you as a result of that review. Please note that there is a cost to brokerage transactions. These fees are more fully described in our Client Relationship Summary and Overview of Products and Services available online at [pnc.com](http://pnc.com).

<sup>2</sup> When PNC Wealth Management acts as your investment adviser, you pay an ongoing fee based on the assets under management in your investment account(s). All of our advisory programs feature ongoing account monitoring services, in which we will monitor your account and may make investment recommendations or conduct transactions on your behalf.



## How your financial advisor may deliver added value on their advice and guidance

Research has shown that investors who engaged a financial advisor to develop a financial plan, invested in a carefully screened and structured asset allocation profile, and adhered to an investment strategy over the long term were able to earn excess returns of up to 3% versus investors who did not.<sup>3</sup>



<sup>3</sup> Investnet, "Capital Sigma: The Advisor Advantage."  
 This report was based on research conducted by Investnet in an effort to define and quantify the areas where advisors add value. The research was based on an analysis conducted on the Investnet platform and reported in the 2019 "Capital Sigma: The Advisor Advantage" report. There is no guarantee that any strategy implemented will yield the same results. Results do not reflect the impact of fees as related to advisory accounts or commissions related to brokerage accounts. The information and analysis expressed herein are for general and educational purposes only.

# The strategies behind the value your PNC Wealth Management Financial Advisor delivers

## 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 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, a financial advisor can help you develop a plan designed to help you 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 financial advisor will construct a comprehensive financial plan, tailored to you.

Including the following key elements:

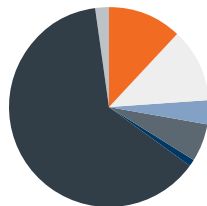
- Retirement planning
- Protection planning
- Investment management
- Education planning
- Budgeting and debt management

## Asset Allocation<sup>4</sup>

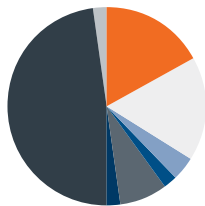
### Diversification Designed for Your Risk Budget

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 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.

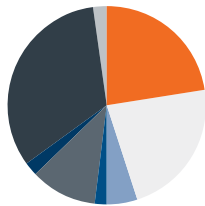
- Large Cap Growth
- Large Cap Value
- Mid Cap Blend
- Small Cap Blend
- International Equity
- Emerging Markets
- Core Bond
- Cash



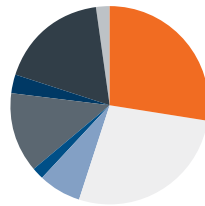
CONSERVATIVE



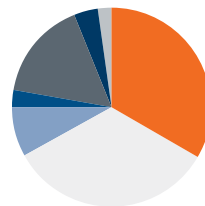
MODERATE



BALANCED



GROWTH



AGGRESSIVE

<sup>4</sup> Asset allocation does not guarantee profits or protect against loss.





## Investment Selection<sup>5</sup>

### Implementing Your Strategy with Confidence

At PNC Wealth Management, you get access to investment selection that has been carefully vetted by a team of experienced analysts. When evaluating investments for inclusion on PNC Wealth Management's platforms, we focus on things like performance, risk, and the quality of fund managers and their processes, for example.

This research isn't merely a "one-and-done" occurrence, either. Every investment product we offer is monitored to confirm that it continues to meet our standards of quality. PNC Wealth Management believes that this ongoing, team-based approach offers tangible value when it comes to the performance of your portfolio.

## Systematic Rebalancing<sup>5</sup>

### Looking After Your Strategy

Systematic rebalancing simply means returning your asset allocation back to its target percentages. Imagine a scenario in which your 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. Rebalancing your portfolio to its initial 60/40 target will restore your original risk–return relationship. Commission charges will apply in a brokerage account.

<sup>5</sup> Please note, unlike with our managed account programs, we do not provide ongoing account monitoring services when we act as your broker-dealer. Any brokerage account recommendation is limited to the time of the transaction, based on our current assessment of that investment product. As it concerns brokerage account investment recommendations, we have no obligation to advise you if our opinion of the investment changes in the future. Such service is limited to our managed account programs only.

PNC Wealth Management does not guarantee the performance of any investment. Diversification and asset allocation do not assure a profit or prevent a loss of investment.

PNC Wealth Management and its affiliates and vendors do not provide legal, tax or accounting advice.

## The 5 guiding principles

1. The firm
2. The portfolio managers
3. The investment philosophy
4. The portfolio management processes
5. The cost

## Tax Awareness

### Optimizing After-Tax Returns

Your financial advisor can provide guidance that may help you to enhance your bottom line. For example, strategies that coordinate investments across account types (i.e., that consider asset location) or those that make use of tax-loss harvesting, where appropriate, can potentially improve after-tax returns.

# Financial advisor commitment

## The Benefits of Working with a PNC Wealth Management Financial Advisor

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 Wealth Management is here to help. Everything we do begins with you and centers on the framework of your financial plans and aspirations. The role of your financial advisor is to add value to your investing experience, providing insight, education and guidance. You can rely on your financial advisor to:



- Help you identify and define your financial goals and priorities
- Make your financial success a 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
- 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
- Place a personal priority on communication and consistently remain open and accessible
- Leverage investment tools and products, providing you with greater insight into your investment performance and returns

## About PNC Wealth Management

PNC Wealth Management serves the investing and retirement needs of our customers through multiple delivery channels — whether that's face-to-face, phone-based or digital. As part of a dynamic financial planning process, our financial advisors offer objective, personalized guidance to help customers achieve their financial goals.

Learn more about how PNC Wealth Management does business, including our qualifications, business practices, fee schedules and options for how you can work with us, by reviewing our Client Relationship Summary, Overview of Products and Services, and more at [pnc.com](https://www.pnc.com).

# PNC Wealth Management

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**Start planning for the future you want, today,  
with PNC Wealth Management.**

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. 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 your local PNC branch or call us today. Financial advisors are available in person, virtually or by phone.





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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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