Financial planning with PNC Investments

Helping you achieve what matters most.
Focus on the road ahead with a flexible financial plan.
Design yours now with PNC Investments.

We all want a bright financial future, but day-to-day financial realities can get in the way. Money issues can feel complicated and overwhelming. Important financial milestones may be years away, and truly important tasks such as earning an income, raising a family, and pursuing a passion can keep us from thinking about and planning for the long term.

But taking the time to plan carefully now can make all the difference down the road. Research clearly shows that people who have a plan are more likely to live the life they want, and to weather the financial setbacks that can occur along the way. Financial planning is about helping you understand the issues you’re facing, setting short-term and long-term goals, developing a strategy that works with your life situation, and adjusting your approach over time as needed.

PNC Investments has the tools and resources to help you create a financial plan, prepare for the unexpected, and achieve your goals.

A Comprehensive Approach to Financial Planning

Your PNC Investments Financial Advisor will help you develop a plan tailored to your specific goals and needs. We’ll help you look at the big picture—including all the different components of your financial life—to figure out where you need to focus.

You and Your Goals
- Retirement Planning
- Education Planning
- Investment Planning
- Tax Planning
- Protection Planning
- Estate Planning
- Budget and Debt Management
A solid financial plan has many critical elements.

PNC Investments can help you balance them all.

While you may not need assistance in all of these areas, your PNC Investments Financial Advisor can help you understand how these elements interact with and affect each other. When you do have multiple goals, your Financial Advisor can help you figure out how to prioritize the ones that matter most.

RETIRED PLANNING

Retirement savings & investing
• Determine retirement lifestyle, savings needs and timeline
• Integrate with overall long-term investment plan (see below)
Retirement income
Structure a savings and investment drawdown plan that considers Social Security, pension and other income sources, along with inflation, longevity factors and healthcare costs

EDUCATION PLANNING

Higher education expenses
Provide insight on projected expenses for public and private higher education
Education savings & investing
Determine savings needs and appropriate vehicles

INVESTMENT MANAGEMENT

Investment goals
Consider goals other than saving for retirement or education
Asset allocation
Identify an appropriate mix of stock, bond and cash vehicles, rebalancing over time

PROTECTION PLANNING

Life insurance
Ensure that dependents are provided for in the event of your death
Disability insurance
Enable payment of day-to-day living expenses in the event of your disability
Long-term care insurance
Provide for long-term medical care while protecting your assets

BUDGETING AND DEBT MANAGEMENT

Budget preparation and analysis
• Identify spending categories and areas for potential savings
• Ensure that money is reserved for savings, investing and other financial needs (like an emergency fund and insurance protection)
Debt analysis
• Determine debt load and payoff timeline
• Identify opportunities to reduce interest rates and debt

ESTATE PLANNING

Wills, trusts and other important end-of-life documentation
Efficiently transfer assets to heirs and ensure your other final wishes are achieved

No matter what your specific goals may be, your plan will need to take taxes into account. Your PNC Investments Financial Advisor will help you understand which products and types of accounts may offer tax advantages, and will provide ideas on how to minimize your tax bill over time. Your tax advisor will also be an important resource to guide you through your options.

• Tax-advantaged account types, all of which offer tax-deferred earnings growth:
  — Individual retirement accounts (IRAs) are an option for virtually anyone with earned income. Depending on the type of IRA you choose, you may be able to make tax-deductible contributions, or receive tax-free withdrawals of your assets in retirement. Options are available for non-working spouses.
  — Retirement plans offered by your employer or to self-employed individuals typically offer tax-deductible contributions.
  — Certain programs geared toward educational savings, like 529 plans and Coverdell Education Savings Accounts can provide tax-advantaged contributions.
• Certain investments like municipal bonds and annuities can shield your earnings from some taxes.
• Various investment tax strategies and techniques can help minimize—or delay—your tax bill.
• A well-designed estate plan can help ensure that more of your assets are passed on to your heirs.
Financial planning isn’t a product; it’s a process.

PNC Investments is with you at every step.

Certain elements of a financial plan can be addressed in a single meeting, but the full process typically unfolds over multiple conversations and meetings. And since your life can take many twists and turns, your plan is dynamic rather than static, adjusting to your changing needs and the world around you.

### Financial Planning Process

**STEP 1**
Establish and define the client/Financial Advisor relationship
- Discuss roles and responsibilities of you and your Financial Advisor
- Gather your communication preferences
- Describe the decision-making process

**STEP 2**
Gather your data and goals
- Include assets and liabilities, income, spending information, insurance coverage, tax returns, estate plan
- Consider short-term and long-term goals

**STEP 3**
Analyze and evaluate your financial situation
- Identify potential issues
- Build upon strengths

**STEP 4**
Deliver financial planning strategy, recommendations and alternatives
- Discuss rationale, trade-offs, pros and cons
- Prioritize options

**STEP 5**
Implement financial planning recommendations
- Open/close accounts
- Buy/sell investments
- Execute other important decisions, for example: update insurance

**STEP 6**
Monitor financial situation and modify plan accordingly
- Modify goals and timelines based on changes in personal circumstances, markets, products and tax laws
- Assess performance
- Adjust strategy, if necessary

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**The PNC Team and Resources**

Your PNC Investments Financial Advisor is part of a client-focused team of professionals committed to helping you achieve your financial goals. Dedicated financial planning specialists will help you develop your plan, all with the support, experience and knowledge of PNC’s personal bankers, business bankers and Wealth Management group.

Your Financial Advisor also has the power of SunGard’s best-in-class* WealthStation Financial Planning software solution to develop and monitor your financial plan. This tool will help with the decision-making process and facilitate the production of reports and guidance to help you better manage your financial life.

Important Investor Information: Brokerage and insurance products are:

Not FDIC Insured • Not Bank Guaranteed • May Lose Value

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

PNC Investments does not provide legal, tax or accounting advice

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