

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

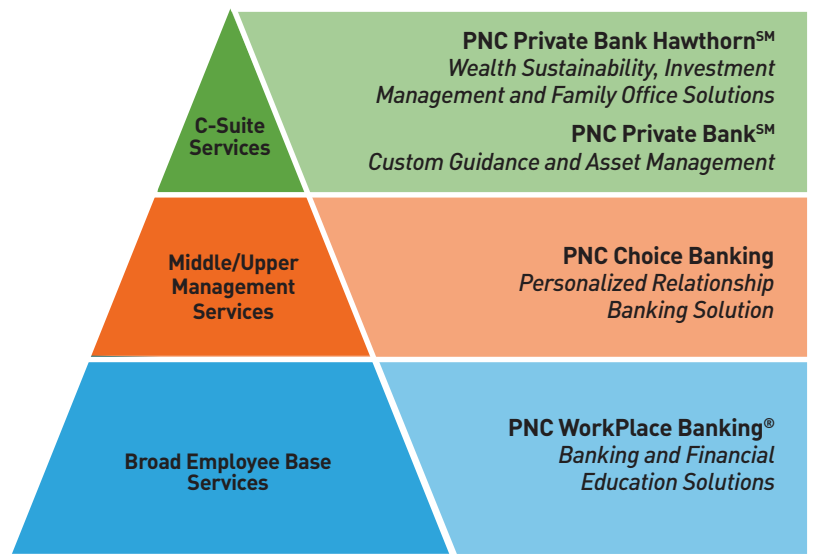


10% miss work occasionally due to financial stressors

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 and virtual locations, 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 that their employer cares.²



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

CUSTOMIZE YOUR FINANCIAL WELLNESS PROGRAM

	BANK-AT-WORK PROGRAM	PNC WorkPlace Banking® helps to strengthen employee financial awareness and increase convenience through digital banking that includes money management tools.
	HEALTH SAVINGS ACCOUNTS	PNC BeneFit Plus can help streamline employer spending account administration while driving employee engagement and utilization of their Health Savings Accounts (HSAs) and Flexible Spending Accounts (FSAs).
	STUDENT DEBT SOLUTION	PNC Student Debt Solution, powered by Candidly™, provides employees access to a holistic program to help them reduce the impact of their student loans — from identifying forgiveness and refinancing options to helping the borrower better manage their repayment schedule.
	ONLINE FINANCIAL EDUCATION	PNC Financial Wellness Achievement Center SM encourages and recognizes employees for strengthening their financial knowledge through a fully customized, digital learning tool.
	RETIREMENT PLAN SERVICES	PNC Fiduciary Investment Services provides a customizable suite of investment advice, an annual employee education campaign and fiduciary support to help plan sponsors understand and meet their fiduciary obligations to participants.
	PERSONALIZED BANKING SOLUTION	PNC Choice Banking ³ is for qualified customers with complex banking needs. This solution provides a dedicated team, relevant insights, priority servicing, and top products and rewards in an on-demand, virtual setting.
	1099 CONTRACTOR PAYMENTS⁴	indi® offers a banking solution designed for organizations with 1099 contractors.



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 — Salary Finance, 2019.

² Employee Financial Stress, PwC, 2019.

³ To be eligible for PNC Choice Banking, you'll need \$50,000 or more in combined average monthly balances in your active personal checking, savings, money market accounts and certificates of deposit (excluding any IRA Deposit products) using the most current statement period balance(s) at the time of enrollment. These are considered "Eligible Deposits."

If you do not meet the \$50,000 requirement at the time of enrollment, we will measure your Eligible Deposit balances at 45, 90 and 125 days from your enrollment using the most current statement period balance as of the date of measurement. If you meet the balance requirement at any of the (3) measurement periods, you will remain in the program.

If your eligible balances do not meet the requirements at any of the (3) measurement periods, you may no longer be eligible to participate in PNC Choice Banking. Program features and eligibility requirements are subject to change. This offer is non-transferrable. If, after enrollment, you choose not to participate in PNC Choice Banking, please contact us at 866-PNC-4000.

⁴ indi is a prepaid account. Funds are held at PNC Bank, National Association.

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