PNC
Wealth
Management

For Your Personal Life

Healthcare Professionals

FACT SHEET

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PNC Bank, N.A., a leading provider for healthcare professionals and hospitals, offers innovative solutions to help meet your specialized needs for banking, credit, investment, trust, and estate services. We also offer services for hospitals, including banking, investment and insurance solutions for your employees.

As a healthcare professional you spend the majority of your time helping others. With a busy schedule and days spent "on-call," finding the time and energy to manage your banking and investment accounts is not always easy. Recognizing this, we are pleased to provide physicians and healthcare executives and professionals with access to comprehensive financial services. And, to help make your life easier, you'll be assigned a dedicated Relationship Manager who will be your one-stop point of contact for all your banking and wealth management needs.

WEALTH AND FINANCIAL PLANNING

Your dedicated Relationship Manager will partner with their local team of PNC Wealth Management advisors in private banking, wealth planning, investments, and fiduciary to help you to identify, prioritize, and document your financial goals and objectives. He/she will create a complimentary, highly customized financial plan for you, designed to evolve as you and your circumstances change.

You may want a sound funding plan that covers the skyrocketing cost of college tuition. Or you may have dreams for retirement, whether it is philanthropy, new ways to apply lifelong talents, or a new home in a different area. To help meet these goals, our wealth planners will work with you and, if necessary, your tax advisor or lawyer, to develop strategies that may bring peace of mind throughout your lifetime and across generations.

PRIVATE BANKING

You won't find another checking account that works harder for you than the PNC Performance Select Checking account[1]. When you open this account, you gain the ease of consolidation, along with these many specially priced banking services:

- No monthly service charge
- No minimum balance requirement
- Up to nine free additional checking accounts
- A dedicated private banker
- Free domestic wire transfers
- Free PNC Visa® Check Card with free access to over 6,600 PNC ATMs
- Automatic reimbursement of surcharges for using non-PNC ATMs[2]
- Free Overdraft Protection, Setup and Transfers
- Bonus interest rates on select PNC Bank CDs and IRA-CDs
- Interest rate discounts on PNC Bank loans and lines of credit
- Free Online Banking[3] and bill pay or telephone bill payment
- And a host of other essential checking account services
- Opportunity to enroll in **PNC points**℠

CUSTOMIZED CREDIT

We know that healthcare professionals have unique credit needs so our credit professionals work with you to structure personalized loans[4] including complex circumstances with non-standard terms, yet offer highly competitive rates.

- Private Portfolio Lines[4]
- Private Lines of Credit[4]
- Home Equity Loans and Lines of Credit[4]
- Jumbo mortgages and mortgage programs including interest-only features for both fixed- and adjustable-rate mortgages[5]
- Loans for second homes

PNC WEALTH MANAGEMENT

COMPREHENSIVE SERVICES FOR YOUR FINANCIAL NEEDS

PNC Wealth Management employs a collaborative approach to help high-net-worth individuals and families uncover and develop their needs through a customized wealth planning process. We are comprised of a team of experienced and trusted advisors who provide a local, single point of access to investment management, private banking, fiduciary services, and estate planning assistance.

WEALTH MANAGEMENT

With so many choices to make in today's complex investment environment, it's no wonder so many successful individuals seek professional advice and guidance when it comes to managing their wealth. Our wealth management professionals – specializing in wealth planning, investment management and trust services – can guide you through the myriad of choices available, and offer solutions to help you reach your financial goals.

ASSET PROTECTION TRUSTS

Lawsuits often are generated by forces beyond your control, such as a natural disaster or an injury to a client or patient. An Asset Protection Trust is one way to help safeguard your assets against an unforeseen lawsuit, which could potentially harm your practice and life savings. A properly constructed Asset Protection Trust may protect you in the event of a lawsuit. Additionally, your funds will have the potential to grow for multiple generations if you incorporate "Dynasty Trust" provisions. The investment professionals at PNC Wealth Management can help you invest your assets within the Trust so you can achieve your financial goals.

PRACTICE SUCCESSION

Whether you are a sole practitioner or the leader of a large surgical facility, planning for the orderly transition of your practice is essential. We will work with you and your advisors to establish a course of action designed to yield the results you seek, including continuity of patient care, meeting community needs and asset protection. We will also help to ensure that your succession plan works hand-in-hand with your personal estate and retirement plans so that you can transition your practice, maximize the value and support your future needs.

ESTATE PLANNING/WILL REVIEW

Are you comfortable that the wealth you have accumulated will be distributed according to your wishes? A dedicated relationship manager will review your current estate plan and, with your legal and tax advisors, identify any gaps between the provisions of your estate plan and your intentions.

CASH FLOW AND SAVINGS/INVESTMENT STRATEGY REVIEW

Is your investment plan in sync with your life's goals? Your investment advisor will conduct a portfolio analysis taking into consideration your cash flow needs and student debt and other debt servicing, and help evaluate or design an investment strategy suited to your long-term goals.

RETIREMENT PLANNING

How much money do you need to retire? How long will it last? Are there better ways to invest to help ensure there will be enough? We can help you answer those questions by creating a cash flow projection analysis customized to your unique situation.

INSURANCE REVIEW

Insurance policies may not have kept pace with the changes in the market, as well as your lifestyle. Your dedicated Relationship Manager can arrange to have your current insurance coverage reviewed to identify any gaps you may have to ensure that both your family and your practice are adequately covered and, on an ongoing basis, assist you in keeping your beneficiary selections current.

EDUCATION PLANNING

With college tuition skyrocketing, it's important to have a sound funding plan that gives your children the opportunity to achieve their education goals. We will help you estimate your children's future education costs, and suggest planning and investment strategies to help you prepare for your children's education.

1 Pricing may vary by market and may be modified or discontinued without notice. For more information, please see the Consumer Schedule of Service Charges and Fees and the Account Agreement for Personal Checking and Savings Accounts, available at any PNC Bank Branch or online at pnc.com

2 Fees are assessed for international Check Card transactions.

3 There may be fees for optional services available through Online Banking.

4 Subject to credit and collateral approval.

5 All first mortgage products are offered and provided by PNC Mortgage, LLC. PNC Mortgage, LLC is licensed in New Jersey as a Department of Banking Mortgage Banker and Secondary Mortgage Loan Licensee. PNC Mortgage, LLC may not be available in your area. Credit subject to approval. Information is accurate as of the date of printing and subject to change without notice.

PNC points is a service mark of The PNC Financial Services Group, Inc. PNC Bank reserves the right to change or terminate the PNC points program.

The PNC Financial Services Group, Inc. ("PNC") provides investment and wealth management, fiduciary services, FDIC-insured banking products and services and lending and borrowing of funds through its subsidiary, PNC Bank, National Association, which is a **Member FDIC**, and provides certain fiduciary and agency services through its subsidiary PNC Delaware Trust Company. Securities products and brokerage services are offered through PNC Investments LLC, a registered broker-dealer and member of FINRA and SIPC. Insurance products and advice may be provided by PNC Insurance Services, LLC, a licensed insurance agency affiliate of PNC, or by licensed insurance agencies that are not affiliated with PNC; in either case a licensed insurance affiliate will receive compensation if you choose to purchase insurance through these programs. A decision to purchase insurance will not affect the cost or availability of other products or services from PNC or its affiliates. PNC does not provide legal, tax or accounting advice.

Important Investor Information: Investments and Insurance. Not FDIC Insured. No Bank or Federal Government Guarantee. May Lose Value.

EQUAL HOUSING LENDER

PNC WEALTH MANAGEMENT