

For Your Personal Life

MEDICAL PROFESSIONALS

For over 150 years, PNC Wealth Management, one of the nation's largest wealth managers, has offered clients a wide range of wealth management resources and expertise.

As a medical 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, PNC Wealth Management is pleased to provide physicians and medical executives and professionals with access to a comprehensive menu of financial services. And, to help make your life easier, you'll be assigned a dedicated personal banker who will be your one-stop point of contact for all your banking and wealth management needs.

BANKING SERVICES

FOR YOUR DEPOSIT NEEDS

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

- No monthly service charge¹
- Up to nine free additional checking accounts
- A dedicated personal banker
- Free domestic wire transfers
- Free PNC Bank Visa[®] Check Card with free access to over 3600 PNC ATMs
- Automatic reimbursement of fees charged for using non-PNC ATMs
- Free overdraft protection
- 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 and Web or telephone bill payment
- And a host of other essential checking account services

¹ Offer 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.

FOR YOUR CREDIT NEEDS

If you are looking to leverage the equity in your home or investment assets to make an important purchase, PNC has the loan to serve your needs.²

Because of your relationship, you'll enjoy discounted rates as well. For more complex needs, we can structure customized loans for your specific situation. Among the borrowing options PNC offers:

- Mortgage services, including a \$250 discount on mortgage closing costs on mortgages provided through PNC Mortgage, LLC[®]
- Home Equity lines of credit or installment loans
- Personal secured and unsecured products
- Fixed rate, variable rate, and interest only products
- Loan secured by negotiable securities

WEALTH MANAGEMENT SERVICES

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. PNC's wealth management professionals – specializing in wealth planning, investment management and trust services – can guide you through the myriad of choices available, and make recommendations to help you reach your financial goals.

For more information on how PNC Wealth Management can help you with your wealth management and personal banking needs, please contact Sylvia Diez at 412-768-3230 or sylvia.diez@pnc.com or David Klasnick at 412-762-7813 or david.klasnick@pnc.com.

Borrowers are eligible for a \$250.00 credit against closing costs on any new purchase, secured by a first mortgage or deed of trust with PNC Mortgage, LLC[®] ("New Mortgage"), subject to qualification, approval and closing. This promotion is not available on all products. Consult your Home Mortgage Consultant for details. This promotion is transferable, subject to the terms herein, and valid on applications taken on or before 6/30/08. This promotion is void where prohibited. It is not a commitment to waive any term or condition of the New Loan or make any New Loan. Only one discount is permitted per New Loan. 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.

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ESTATE PLANNING/WILL REVIEW

Are you comfortable that the wealth you've accumulated will be distributed according to your wishes? A PNC wealth planner 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.

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.

RETIREMENT PLANNING

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

CASH FLOW AND SAVINGS/INVESTMENT STRATEGY REVIEW

Is your investment plan in sync with your life's goals? A PNC investment advisor will conduct a comprehensive 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.

INSURANCE REVIEW

Many insurance policies have not kept pace with the changes in the market, as well as your lifestyle. A PNC wealth planner will arrange to have your current insurance coverage reviewed and 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.

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Loans and lines of credit are subject to credit approval.

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 subsidiaries, PNC Bank, National Association and PNC Bank, Delaware, which are **Members FDIC**. Securities products and brokerage services are offered through J.J.B. Hilliard, W.L. Lyons, Inc. and PNC Investments LLC, which are registered broker-dealers and members of the FINRA and SIPC. J.J.B. Hilliard, W.L. Lyons, Inc. is also a member of the NYSE. Insurance products and advice may be provided by PNC Insurance Services, LLC and J.J.B. Hilliard, W.L. Lyons, Inc., licensed insurance agency affiliates 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.

Investments and Insurance:

Not FDIC Insured. No Bank or Federal Government Guarantee. May Lose Value.



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