Our priority is your satisfaction.

A FULL SERVICE APPROACH
Finding an appropriate service provider for your defined contribution program involves more than an investment lineup or competitive fees. It’s about a relationship that gives you the confidence and trust that your organization and employees will be well served.

At PNC Retirement Solutions, we strive to do the right thing for our plan sponsor clients and their participants early and often. Our outstanding, consultative client service, technological innovation, and regular communications are delivered through our bundled service model, and have helped us achieve a high level of client satisfaction.

Our commitment to plan sponsors is to minimize your administrative burdens, maximize your time for critical business activity, and help your plan participants achieve their retirement investing goals.

ABOUT PNC RETIREMENT SOLUTIONS
• More than 900 defined contribution plan clients
• $16.9 billion in plan assets under administration
• More than 273,000 plan participants served

PARTICIPANTS RATED PNC RETIREMENT SOLUTIONS #1
PNC Retirement Solutions was ranked “Highest in Group Retirement Satisfaction Among Small Plan Providers.” Small plans are defined for purposes of the study as plans with less than $100 million in assets.

Fiduciary Services
to assist plan sponsors with meeting their fiduciary obligations and managing potential fiduciary liability:
• PNC Bank, National Association (“PNC Bank”) will act as directed trustee/custodian of plan assets.
• Fiduciary Investment Services: Choice of either 3(21) Investment Advisory Service or 3(38) Investment Management Service for investment selection and monitoring.

Investment Options that provide ample choice:
• A lineup of more than 600 mutual funds from an array of mutual fund families
• Collective fund offerings in Stable Value
• Multiple target-date fund options

Resources and Technology for Plan Sponsors that facilitate regular, effective communication:
• Bundled service model offers a single point of contact from a dedicated client service team
• Annual plan review
• The Retirement Directions website, available at retirementdirections.com, features an interactive dashboard for plan management, Plan Health Overview for evaluating the plan’s key metrics, reporting, and additional custom resources for plan sponsors.

Solutions for Plan Participants that include award-winning education, investment advice (through Morningstar®, a third party), and helpful resources to learn more and take action:
• Dedicated, non-commissioned Employee Education Consultant who will develop and deliver annual, evidence-based education campaigns focused on your participants’ needs
• The Retirement Directions website for participants features an interactive dashboard to enable them to check their account’s progress, request transactions, and project retirement income through the PNC Retirement Road Map™.
• The Retirement Directions mobile app provides participants with on-the-go access to their retirement plan accounts.

Transparent and Competitive Fees so plan sponsors know exactly what they and their plan participants are paying and how it compares to industry averages:
• Zero revenue share funds offer fee transparency
• Multiple fee options, including asset-based, per head, and/or flat fee
• Fees benchmarked against industry standards

PNC Retirement Solutions®
For Your Defined Contribution Plan

As of September 30, 2018.
For more information about the J.D. Power 2018 Group Retirement Satisfaction Study™, visit jdpower.com/awards.
Your goals should be the benchmark by which your plan’s success is measured. We will help you define how your plan can meet your organization’s objectives.

**Consultative Relationship**
As we work together to address your plan-specific needs, you will receive information on topics such as participation rates in your industry and trends in the defined contribution market.

**We will learn about your goals for the plan and what aspects of service and benefits are most important to your organization.**

**Seamless Conversion**
Your plan participants want a seamless conversion process, and we recognize the importance of creating a positive experience.

Our Conversion Specialists average more than 12 years of experience, as of September 30, 2018, in the retirement plan industry, providing you with an experienced team member to assist during this transition.

**Exceptional Relationship Management**
Your dedicated relationship team, an Account Manager, a Relationship Manager, and an Employee Education Consultant, will provide regular reviews for your plan and introduce you to new product offerings, service enhancements, and education tools.

**Innovative Technology and Experienced Customer Service**
Your employees can access their account information via the Retirement Directions website or mobile app or our toll-free response line where experienced representatives are available to assist with participant transactions, process loan requests, and answer certain plan questions. These resources may reduce the need for calls to your company’s staff.

**GETTING STARTED WITH PNC**
Ask your PNC Retirement Solutions representative for a free retirement plan evaluation. We will respond with actionable insights on:

- Plan Design
- Administration
- Compliance
- Investments
- Fees
- Employee Education

**TO LEARN MORE, VISIT**
[pnc.com/retirementsolutions](http://pnc.com/retirementsolutions)** OR CALL 1-855-303-0890**

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**Investments: Not FDIC Insured. No Bank Guarantee. May Lose Value.**
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