

PNC Organizational Financial Wellness

Turn Financial Worry into Wellness for Your Employees

Financial wellness is a journey, not a destination.

We are committed to helping your employees get clear and feel in control of their finances today so that they can confidently grow, plan, protect and create a vision for their finances tomorrow.

The 2023 Financial Wellness in the Workplace Report highlights the importance employee financial wellness has on organizations.

Employees and Employers Agree: Financial Wellness Benefits Are a New Necessity¹

EMPLOYER VIEW

75%

say employees' financial stress impacts operations, productivity, morale and performance

96%

say financial wellness benefits improve retention

EMPLOYEE VIEW

7 in 10

employees are under financial pressure, and it negatively impacts their work

80%

say financial wellness benefits make them want to stay at their current employer

Half of Employees Are Financially Unprepared



8 in 10

employers believe their workers are at least somewhat financially prepared for the future, compared to just ...

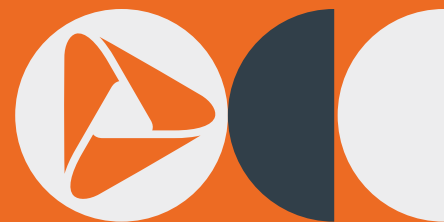


5 in 10

employees who believe they are prepared

Get more insights on employee benefit priorities at pnc.com/workplacereport

Financial Wellness Tailored for Your Employees



Customize Your Financial Wellness Program

Bank-at-Work Program



Our WorkPlace Banking® program gives employees access to special cash offers and benefits, free financial education and personalized guidance from a dedicated team of financial wellness specialists.

Financial Education



Employees have access to virtual, instructor-led webinars and the Financial Wellness Achievement Center, which offers online on-demand education.

Retirement Plan Services



PNC Fiduciary Investment Services provides investment advice, an annual employee education campaign and fiduciary support to help plan sponsors meet fiduciary obligations to participants.

Health and Benefit Accounts



PNC BeneFit Plus can help streamline employer spending account administration and drive employee use of health savings accounts (HSAs), flexible spending accounts (FSAs) and other benefit accounts.

Student Debt Solutions



PNC Student Debt Solution is a holistic program that can help employees identify forgiveness options, refinance student loans, better manage repayment and receive retirement match contributions.

Earned Wage Access



PNC EarnedIt (powered by DailyPay™) provides your employees with an intuitive, easy-to-use, on-demand pay experience that gives them access to their earned pay when they need it to meet unexpected expenses, pay bills on time and save money on their own schedule.

Get Started > For more information, visit pnc.com/wellness

¹ "Financial Wellness in the Workplace Report 2023: What U.S. Employees Want (and Need)," PNC Bank. Link here: <https://www.pnc.com/en/corporate-and-institutional/organizational-financial-wellness/financial-wellness-in-the-workplace-report.html>

DailyPay and Powered by DailyPay are trademarks of DailyPay, Inc. All rights, title and interest in and to DailyPay Inc.'s trademarks and DailyPay content in these materials remain with DailyPay, Inc.

Brilliantly Boring since 1865 is a registered service mark of The PNC Financial Services Group, Inc.

PNC WorkPlace Banking is a registered mark and PNC Financial Wellness Achievement Center is a service mark of The PNC Financial Services Group, Inc.

PNC and PNC Bank are registered marks of The PNC Financial Services Group, Inc.

The PNC Financial Services Group, Inc. ("PNC") uses the marketing name PNC Organizational Financial Wellness for the various discretionary and non-discretionary institutional investment, trustee, custody, consulting, and related services provided by PNC Bank, National Association ("PNC Bank"), which is a **Member FDIC**, and investment management activities conducted by PNC Capital Advisors, LLC, an SEC-registered investment adviser and wholly-owned subsidiary of PNC Bank. PNC does not provide legal, tax, or accounting advice unless, with respect to tax advice, PNC Bank has entered into a written tax services agreement.

Important Investor Information: Brokerage and insurance products are:

**Not FDIC Insured • Not Bank Guaranteed • Not A Deposit
Not Insured By Any Federal Government Agency • May Lose Value**

Bank deposit, treasury management and lending products and services, foreign exchange and derivatives products, bond accounting and safekeeping services, escrow services, and investment and wealth management and fiduciary services are provided by PNC Bank, National Association ("PNC Bank"), a wholly owned subsidiary of PNC and **Member FDIC**.

©2024 The PNC Financial Services Group, Inc. All rights reserved.

OFW PDF 0524-023-2461603