PNC PRIVATE BANK
HAWTHORN

GUIDING YOUR WEALTH TOWARD YOUR PURPOSE.

pnc.com/hawthorn

A PLAN BUILT FOR YOUR PURPOSE.

For over 30 years, PNC Private Bank Hawthorn℠ has been helping clients like you preserve and grow assets and create meaningful legacies. We can help you fulfill your purpose, whether that includes succession planning for a privately owned business, creating a philanthropic program or ensuring that your family's needs are met.

Today, we stand as one of the nation's premier providers of integrated financial services, and as part of The PNC Financial Services Group, Inc., have extensive resources to offer custom solutions for you and your family.

Together, we will pair your “why” with our resources and experience to design sophisticated solutions to help meet your needs.

ARTICULATE YOUR GOALS AND WE WILL HELP YOU ACHIEVE THEM.

Regardless of the nature of your goals — personal, professional or philanthropic — we will listen as you share them. It is only after we understand your priorities that we can design a customized and appropriate plan.

EXPLORE THE PRACTICAL AND PASSIONATE SIDES OF MANAGING WEALTH.

It is important to understand and explore both the financial and the inspirational aspects of your wealth. We will strive to become your trusted guide, considering both the numbers and your motivation when building your solution.

REDUCE COMPLEXITY AND INSTILL CONFIDENCE.

From high-level strategic planning to implementation, we help ease the complexities of wealth. We deliver peace of mind through our fully integrated wealth management, our commitment to open dialogue and our focus on your financial well-being.

MEET YOUR TEAM.

Your Hawthorn team strives to build deep, personal and enduring relationships with you and your family. Led by a Relationship Strategist, your team includes professionals with extensive technical skills and broad client service experience. Team members are selected to match capabilities with your personal style, individual preferences and current circumstances. Together, they are responsible for delivering all Hawthorn resources and fulfilling your specific needs.

You will have frequent contact with your Hawthorn advisors, who may also engage any number of individual subject matter experts from across the PNC organization. This team will also work closely with your attorneys, accountants or other advisors to ensure that your overall strategy remains comprehensive and cohesive. If an update to the strategy is recommended, the potential impact of that suggestion will be reviewed by all members of your larger team. Together, through open communication and information sharing, we align your goals with our collective insights to plan for your sustained success.

Central to our approach is taking the time to understand you, your preferences and your individual goals. Your "why."

Your dedicated team of professionals will then bring their expertise across disciplines to collaborate in fulfilling your needs.

RELATIONSHIP STRATEGIST

Your Relationship Strategist works with your entire Hawthorn team, as well as with colleagues across the organization, to offer financial solutions that meet your needs.

INVESTMENT ADVISOR

Your Investment Advisor provides investment advice and analysis to best position you for long-term financial success.

WEALTH STRATEGIST

Your Wealth Strategist seeks to understand, refine and synthesize your goals into a personalized and cohesive plan.

BANKING ADVISOR

Your Banking Advisor offers you credit and cash management solutions to help you achieve your financial goals and objectives.

FIDUCIARY ADVISOR

Your Fiduciary Advisor delivers advice and execution of life and legacy planning for current and future generations.

A PLAN THAT GROWS STRONGER OVER TIME.

We recognize that financial success and family success often go hand in hand. We provide an array of wealth management products and services to protect your wealth combined with well-informed, suitable strategies to help families prepare for the benefits, responsibilities and challenges of significant assets.

INVESTMENT MANAGEMENT

Our sophisticated investment management solutions, which include risk tolerance and portfolio management and reporting, ensure that every complexity you face is managed with ease.

WEALTH STRATEGY AND PLANNING

From legacy planning to multigenerational education, philanthropic consulting to family governance consulting, and business succession planning to asset protection planning, your team can coordinate and deliver a plan for your specific goals and needs.

TRUST & ESTATE ADMINISTRATION

Our experience in trust services includes trust and estate administration and evaluation of trust structures. We can help maximize tax savings and minimize costs, while relieving family members of burdensome responsibilities and providing continuity from generation to generation.

CREDIT & CASH MANAGEMENT SOLUTIONS

Our specialized approach addresses both your short-term needs and your long-term financial goals. You will receive a suite of customized services, including day-to-day banking, liquidity management and tailored credit solutions.

RISK MANAGEMENT SOLUTIONS

Insurance can be an important solution for individuals and business owners as they manage risk and maintain their financial well-being. Our capabilities include sophisticated estate tax mitigation strategies, integrated wealth replacement strategies and niche risk management, including solutions for art collections, fleet, marine, cyber and personal security.

CORPORATE ADVISORY

Whether the plan for a family business is to maintain it for the next generation, transition ownership to an employee stock ownership plan or sell to an outside party, we have the knowledge and experience to help business owners achieve their personal financial and wealth transfer goals.

Additionally, you will have access to PNC and its subsidiaries for corporate and institutional banking, including merger and acquisition advice and capital markets.

WEALTH MEASURED NOT JUST BY ASSETS BUT ALSO BY IMPACT.

PNC Private Bank Hawthorn clients are provided with a distinct suite of solutions designed to help you navigate your family vision and legacy, as well as your philanthropic and impact goals.

HAWTHORN INSTITUTE FOR FAMILY SUCCESS℠

Wealthy families often measure success not just by their assets but by the difference they are able to make. Sustaining family and financial well-being while preserving core values across multiple generations are essential to this goal.

The Hawthorn Institute for Family Success℠ (IFS) hosts salons and workshops in which you can build a network of peer families with whom to exchange experiences and learning. IFS also offers a suite of customized services that seek to assist you in purposefully discussing your wealth, the goals related to your wealth, and assessing and developing traits of successful families. These exercises can enhance your personal family bonds across multiple generations.

For business owners, we offer a suite of services specifically designed to help you achieve both your life goals and your business objectives through the lens of behavioral coaching. At every turn, IFS offers peer-to-peer experiences and customized client experiences so that you can engage in deeper patterns of growth from one generation to the next.

PHILANTHROPY & IMPACT

Our modern philanthropic approach focuses on each family's unique perspective and core values. Through a series of questions and activities, we strive to uncover your "why" and assist the family to create a personalized impact statement. Once we fully understand your philanthropic intentions, we can then determine how to best structure charitable vehicles and investments to achieve the greatest impact.

FAMILY OFFICE SOLUTIONS

We understand that you have complex balance sheets and family interconnections. We can help you simplify and coordinate administrative tasks associated with more effectively managing your wealth. We ease the complexity of wealth with solutions and capabilities that provide control, flexibility and visibility.

THE PNC STORY

PNC is one of the largest diversified financial services institutions in the United States.

We are consistently working to find opportunities to better serve our clients, our shareholders and the communities in which we live and work. Through executive leadership, strategic investments and employee volunteerism, PNC is helping to build strong communities and create financial opportunities for individuals, families and businesses.

PNC GROW UP GREAT®

Since our $500 million, multiyear, bilingual early childhood education initiative began in 2004, it has benefited more than seven million primarily underserved children from birth to age 5.[1] PNC Grow Up Great® provides innovative opportunities to assist families, educators and community partners with tools to enhance learning and development during a child's early years.

ECONOMIC EMPOWERMENT

In 2020, PNC committed more than $1 billion to help address systemic racism and support economic empowerment of Black Americans and low- and moderate-income communities.[1] To bring this commitment to life, we are focusing on three areas where we believe we can have the greatest impact: economic empowerment, education and entrepreneurship.

ENVIRONMENTAL RESPONSIBILITY

We support the transition to a low-carbon economy by actively managing our own internal operations, managing capital for our clients in responsible ways, maintaining risk controls that incorporate climate considerations, and helping our clients finance their sustainable operations. With our 250+ LEED-certified green buildings, we ensure that our own environment reflects these goals.

WE ARE READY TO HELP GUIDE YOUR WEALTH TOWARD YOUR PURPOSE

To learn more about our range of exclusive services and personalized solutions, please consult your advisor or visit **pnc.com/hawthorn**.

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1 PNC Corporate Responsibility Report issued June 2021

EQUAL HOUSING LENDER

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