

Wealth Planning at PNC

Statement of Principles

- Handle all client matters with uncompromising integrity and confidentiality.
- Provide objective advice, with full explanations of possible implications.
- Assist clients in the decision and implementation process by working closely with the client's legal, accounting and other advisors.
- Create and maintain long-term relationships.

The National Practice Groups

- Planning For Business Owners
- Philanthropy
- Retirement Planning
- Advanced & Specialized Planning
- Planning for Executives
- Wealth Preservation & Delaware Trusts
- Insurance

Practice Group Leaders

Planning For Business Owners

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Wealth Planning and National Practice Groups

PNC's Wealth Planning Group is committed to advising PNC Wealth Management clients on a wide range of complex estate and financial planning issues, and offering objective and customized solutions. The Group also works closely with numerous trust, investment, and banking advisors within PNC Wealth Management, one of the largest trust and investment managers in the United States. With more than 60 wealth planners located across PNC's footprint, the Group relies on its members' extensive experience, state-of-the-art software and planning tools, and advanced research capabilities.

Within the Wealth Planning Group, seven National Practice Groups exist to leverage specialized expertise in specific planning areas. The National Practice Groups serve as thought leaders and as in-house resources for advisors and their clients. They also formulate planning methodologies and regularly speak to client and professional audiences. Members of the National Practice Groups consult with PNC's wealth planners and, in limited cases, travel to clients throughout PNC's footprint. In addition, National Practice Group leaders serve on the Wealth Planning Executive Committee.

Areas of Expertise

The Planning for Business Owners National Practice Group focuses on the unique and often difficult planning needs of business owners. The members of the Group have broad expertise in general estate and tax planning matters, but their particular focus is assisting business owners in developing a tax-efficient plan for a business transition, whether that transition be a transfer to family members, sale to management or another party, public offering or other strategy. In addition, members of the Group support PNC's wealth planners throughout the organization as they work with business owners. Members also frequently lecture on planning for the business owner to PNC's clients, attorneys, accountants, and other civic groups and trade associations.

The National Practice Group for Philanthropy is a resource for clients and their professional advisors on the many aspects of philanthropy, including charitable giving, legacy planning, private foundations, and values-based estate planning. Members of the Group consult with a wide array of advisors at PNC to help clients use philanthropy to address personal, family, financial, and business issues and aspirations. The Group also works closely with PNC's Private Foundation Management Services and Charitable Endowment Services, along with experts in the philanthropic field. Whether running tax projections, or simply facilitating a discussion around those values that a family wishes to preserve and promote, members of the Group offer deep expertise and years of experience.

PNC Wealth Management FACT SHEET

Practice Group Leaders

Retirement Planning

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The Retirement Planning National Practice Group provides advice and strategies for pre-retirement asset accumulation and for post-retirement distribution alternatives. Members of the Group create guidelines and parameters to help clients navigate through the different phases of their financial lives with the ultimate goal of not outliving available assets. As one example of the planning challenges for retirement, consider how IRAs appear basic at first glance, yet are surprisingly complex when integrated into a coordinated retirement and estate plan. There are also a myriad number of retirement vehicles available, with intricate and often confusing rules and regulations. The Group works closely with PNC's Retirement Resource Center and members of the IRA Council in assisting clients, ranging from reviewing beneficiary designations to sophisticated funding options for major charitable gifts.

The Advanced & Specialized Planning National Practice Group draws on the Wealth Planning Group's extensive knowledge of complex estate planning, including multi-generational trusts, gifting, and sophisticated transfer tax strategies. It works closely with PNC's trust advisors and tax department in ensuring a consistent and thoughtful approach to navigating the uncertainties surrounding the federal estate tax. The Group also includes specialized practice areas concerning divorce and blended families, individuals with special needs, and unmarried couples.

The Planning for Executives National Practice Group provides subject matter expertise regarding compensation and planning issues unique to corporate executives. Among the issues addressed by the group include how and when to exercise stock options and effectively manage other forms of equity grants, such as restricted stock awards. The Group also advises executives on the coordination of compensation and benefit packages, including deferred compensation, executive life insurance plans, tax planning, and asset protection.

The Wealth Preservation & Delaware Trusts National Practice Group assists clients in structuring and executing plans to fulfill clients' wealth preservation objectives. The Group provides timely and innovative ideas and planning options in the areas of asset protection, tax planning, dynasty trusts, concentrated wealth, and the use of directed trusts. It especially leverages PNC's presence in the state of Delaware, with its unrivaled access to planning opportunities and favorable trust laws.

The Insurance National Practice Group, through an alliance with National Financial Partners (NFP), helps educate advisors throughout PNC in understanding solutions in liquidity planning, income replacement, and leveraging the use of trusts to protect and grow wealth. It combines NFP's expertise in life, disability, and long-term care insurance with the estate planning and financial knowledge of PNC's wealth planners to provide customized and creative solutions.

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. 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.

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

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