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Every well-built financial plan is solid to the core





## Organize Your Finances, Simplify Your Life

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Greater wealth often brings greater complexity and makes overseeing your financial picture more challenging. With increased assets, you have more accounts and investments to monitor, bills to pay and statements to manage. Corestone™ account is a flexible asset management account designed to simplify your life by allowing you to handle all of your daily financial activities—checking, investing, bill payments and much more—all in one place.

Corestone combines nearly all aspects of your finances so you can save time, streamline your paperwork and more easily manage your assets. Plus, all of your account activity is organized for you in one comprehensive statement providing a complete picture of your portfolio—including your cash—empowering you to track and monitor your finances with ease.

A powerful solution to manage your finances, Corestone has four different plan levels for individuals, each of which has its own features and money-saving benefits.<sup>1</sup> Your advisor can help you make the right choice to meet your specific needs.

### Corestone offers:

- > A complete view of your investments and cash holdings
- > A bundled solution with checking, investing and bill-pay services
- > Access to a range of money market funds
- > Flexibility and ease of use
- > Reports at year-end that can help you prepare your taxes accurately and easily
- > Savings, payments and transactions all in one account

<sup>1</sup> Corporate versions of the individual levels are also available.

## Different Choices to Meet Individual Needs

Corestone is available in four plan levels for individuals—Silver, Silver Plus, Gold and Platinum—each offering different benefits.

**Silver** level investors receive:

- > Direct deposit of your paycheck, pension, investments or Social Security
- > Daily sweep of uninvested cash
- > Unlimited check writing and free initial check order
- > Online check image retrieval
- > Consolidated monthly statement—mailed or delivered electronically
- > Optional credit line through a margin account for qualified investors
- > BillSuite™, our online bill-pay service<sup>2</sup>
- > 24/7 voice response and live client service during U.S. business hours

**Silver Plus** level investors receive all of the above benefits along with a Visa® debit card with surcharge-free access to cash through a network of nearly 50,000 ATMs worldwide.

**Gold and Platinum** level investors receive additional benefits, such as:

- > Use of any ATM with limited monthly fee reimbursement at non-network ATMs
- > RewardSuite™ loyalty rewards program with a generous point system to redeem for air travel, gift cards, gift certificates, cash back and more
- > Discounts on standard checks
- > Consolidated reports to make tax preparation easier, including a record of expenses by category on statements, a year-end summary of expenses and detailed cost basis reporting

**Platinum** level investors also benefit from 24/7 concierge services, including access to representatives who can help with entertainment, restaurant, business and travel planning needs.

<sup>2</sup> Available only to NetXInvestor™ users. Please contact your advisor to access BillSuite.

## View Your Wealth From a New Perspective

Tracking all of your assets can be a challenge. With Corestone, you gain a comprehensive view of your cash, investments, income and spending on a single statement. You can see your financial picture, including how much your money has earned, what your investments are worth and where your money is being spent.

Online account access and optional electronic statements reduce your paperwork and help you save time. Going paperless provides a secure, convenient and environmentally friendly alternative to the traditional mail delivery of these documents. Plus, to make tax preparation easier, individuals at the Gold and Platinum levels receive enhanced cost basis reporting for investments along with a detailed year-end summary of expenses by category.

## Manage Your Household Finances

Corestone can help you easily manage your finances with individual cards with unique numbers for each member of your family, along with separate spending and ATM withdrawal limits for each card. Through SelectLink®, a free service, you can also consolidate all of your investment accounts on a single statement and view the total net worth of each account and your entire household. With Corestone, you benefit from a simpler, clearer view of your wealth.

You want maximum flexibility and premium service with no surprise charges and hidden fees. Corestone bundles many of the features you need most at no additional cost.

## A Choice of Plan Levels

Whether you are building your wealth or already have a large portfolio, you can find the right package of benefits—all in one account. You can also upgrade to the Gold or Platinum plan levels at any time to get the best value from Corestone.

ACCOUNT FEATURES	SILVER	SILVER PLUS	GOLD	PLATINUM
Daily sweep of uninvested cash	•	•	•	•
Direct deposit	•	•	•	•
Unlimited check writing with no per-check minimum	•	•	•	•
Free bill payment and electronic check presentment with BillSuite	•	•	•	•
Online check image retrieval (front and back) <sup>3</sup>	•	•	•	•
24/7 automated voice response service for all account and debit card related questions	•	•	•	•
24/7 live client service for all bill payment and debit card-related questions	•	•	•	•
Live client service for your investment account questions, Monday-Friday between 8:30 a.m. and 6 p.m. (ET)	•	•	•	•
The ability to use a checking account for electronic fund transfer, insurance payment and trust payment needs	•	•	•	•
Visa debit card		•	•	•
No additional charge to access 6,500 PNC Bank ATMs and over 43,000 Allpoint® network ATMs		• Up to \$500 daily	• Up to \$1,500 daily	• Up to \$3,000 daily
Dividend reinvestment			•	•
Purchase protection and travel benefits			•	•
RewardSuite loyalty program is available at no additional charge; visit myrewardsuite.com to log on and select the reward of your choice			• 1 point/ \$1 spent	• 1.5 points/ \$1 spent
Discounts on standard wallet checks			• 20% off regular price	• 40% off regular price
Fee reimbursement on non-PNC ATMs			• Monthly limits may apply	• Monthly limits may apply
Enhanced cost basis reporting for investments			•	•
Expense coding and tracking			•	•
Statements record expenses by category			•	•
Year-end account summary of expenses by category			•	•
No additional charge for stop payment orders				•
Full range of concierge services, including limousine transportation, passport and visa assistance, sightseeing tours and more				•

<sup>3</sup> Not available to investors participating in IRA Resource Checking™.

## Manage Your Savings, Transactions and Payments in One Place

Corestone makes it easy to deposit, move and access your money. You can set up secure, convenient direct deposits from your paycheck, Social Security, pension or other sources of income. You can also obtain cash at ATMs worldwide, with surcharge-free access at 6,500 PNC Bank ATMs and over 43,000 Allpoint network ATMs.<sup>4</sup>

You can pay bills using unlimited, free check writing, or through BillSuite—the easy-to-use online bill payment and presentment service included with every Corestone account. On the go, you can pay for purchases using your Silver Plus, Gold or Platinum Visa debit card. You can also use the EasyPay™ funds transfer system, a free, optional service allowing you to transfer funds from other checking accounts to your Corestone account, enabling you to promptly pay for purchases of securities and transfer funds for future investments.

## Keep Your Cash Working Hard for You

You want your portfolio to remain ready for new investment opportunities—without leaving substantial amounts of cash sitting idle. With Corestone, the uninvested cash in your portfolio can be automatically swept into your choice of money market funds. A Gold or Platinum level Corestone account can help you capture the full return potential of your investments by automatically reinvesting dividends in the same securities at no additional cost.

In addition to helping you manage your day-to-day financial needs, Corestone can serve as a repository for direct deposits, including retirement income, government and annuity payments and distributions. Additionally, Gold and Platinum accounts earn bonus points in RewardSuite for their monthly deposits of \$1,000 or more.

<sup>4</sup> Allpoint is America's largest surcharge-free ATM network with locations in key retailers, including CVS/pharmacy®, Kroger®, Target®, Costco®, 7-Eleven® and Walgreens®.

## Get the Most From Your Visa Debit Card

Your Corestone Visa debit card offers you extra protection and convenience with the services that you need most.<sup>5</sup>

VISA DEBIT CARD BENEFITS	SILVER PLUS	GOLD	PLATINUM
<b>Signature- and PIN-based transaction capabilities<sup>6</sup></b> —Select credit or, to obtain cash back, choose debit and enter your PIN	•	•	•
<b>Unique account number for each cardholder</b> —Individual cards allow for customized spending limits	•	•	•
<b>Warranty manager</b> —Extended warranty protection and service agreements		•	•
<b>Purchase security</b> —Replacement, repair or full reimbursement for stolen or damaged items		•	•
<b>Roadside assistance</b> —Dependable roadside assistance when you need it		•	•
<b>Travel and emergency assistance</b> —Medical and legal referrals and emergency transportation service		•	•
<b>Worldwide automatic travel accident insurance</b> —Travel expenses are covered automatically		•	•
<b>Secondary rental coverage</b> —Coverage up to the actual cash value of most rental vehicles		•	•
<b>Price protection program</b> —Refunds on the difference between the purchase price and advertised price			•
<b>Auto rental discounts</b> —Special discounts on most rental vehicles at participating locations			•
<b>Emergency evacuation insurance</b> —Receive up to \$10,000 in insurance compensation for covered expenses when you charge a trip in excess of 100 miles			•
<b>Concierge service</b> —Personalized assistance for entertainment, business and travel plans			•
<b>Lost/damaged luggage coverage</b> —Reimbursement for lost or damaged luggage			•

<sup>5</sup> All benefits are subject to merchant participation, store limits and other terms and conditions. For further information on the Visa debit card terms and conditions, please call the telephone number on the back of your debit card.

<sup>6</sup> Available at participating retailers.



## Protection for Your Assets

Pershing LLC, a BNY Mellon company (Pershing), is a member of Securities Investor Protection Corporation<sup>®</sup> (SIPC), which protects securities customers of its members up to \$500,000 (including \$250,000 for claims for cash). This coverage applies to the brokerage account holdings only and not to the sweep funds. An explanatory brochure is available upon request or at [sipc.org](http://sipc.org).

In addition to SIPC protection, Pershing provides coverage in excess of SIPC limits from certain underwriters at Lloyd's, in conjunction with another commercial insurance company.<sup>7</sup> The excess of SIPC insurance program is valid through February 10, 2015, for Pershing accounts. It provides the following protection for Pershing global client assets:

- > An aggregate loss limit of \$1 billion for eligible securities—over all client accounts
- > A per-client loss limit of \$1.9 million for cash awaiting reinvestment—within the aggregate loss limit of \$1 billion

The excess of SIPC insurance policy does not protect against loss due to market fluctuation.

An excess of SIPC claim would only arise if Pershing failed financially and client assets for covered accounts—as defined by SIPC—cannot be located due to theft, misplacement, destruction, burglary, robbery, embezzlement, abstraction, failure to obtain or maintain possession or control of client securities, or to maintain the special reserve bank account required by applicable rules.

The leader of the excess of SIPC coverage program is Lloyd's, which currently holds A+ ratings from Fitch Ratings and Standard & Poor's<sup>®</sup> (S&P<sup>®</sup>), and an A rating from A.M. Best. These ratings are based on the financial strength of the company and are subject to change by the rating agencies at any time.<sup>8</sup> For more information about Lloyd's, please see [lloyds.com](http://lloyds.com).

<sup>7</sup> Pershing's excess of SIPC insurance coverage is provided by certain underwriters at Lloyd's insurance market (\$950 million) and Axis Specialty Europe Ltd. (\$50 million).

<sup>8</sup> Ratings as of November 2013.

## Corestone Keeps You in Control

Start enjoying the convenience of managing your daily financial activities in one place and gain a more complete perspective on your wealth. Contact your advisor today and discover how Corestone can help you enjoy better financial organization and control.

### How to Open an Account

- > Read the Corestone agreement and Financial Terms card for details
- > Complete the account application
- > Sign the application and return it to your advisor

#### Find the Answers You Need

Client service for bill payment and debit card questions is available 24 hours a day, 7 days a week. If you have any questions, call (800) 547-7008 within the United States or, from outside the United States, make a collect call to (610) 382-8380. Support for investment account questions is available Monday through Friday, from 8:30 a.m.-6 p.m. (ET).



