PNC Wealth Management Launches Premier Client: An Integrated Banking and Investing Experience for the Emerging and Mass Affluent

New offering is tailored to serve the banking and investing needs of clients with over $100K at PNC through a national network of affluent bankers and financial advisors, as well as 200 updated branches

PITTSBURGH, Feb. 11, 2026 /PRNewswire/ -- PNC Wealth Management today introduced an integrated banking and investment offering for individuals and families seeking holistic financial solutions. Known as PNC Premier Client℠, the high-touch, high-end banking and investment experience was created to meet the increasingly sophisticated needs of the emerging and mass affluent.

PNC Premier Client will be delivered through PNC Wealth Management and will provide:

- **A Holistic Approach:** Bringing together clients' savings, borrowing, spending, insurance and investing needs into one thoughtfully constructed plan.
- **Dedicated, Integrated Teams**: Consisting of a personal banker and financial advisor working together to provide a seamless experience, tailored to the client's financial goals.
- **Concierge Service:** Personalized and hospitable support through an enhanced servicing team.
- **Comprehensive Products and Solutions:** From everyday banking to long-term investing — all centered around personalized financial planning and designed to meet the specific needs of clients who are becoming more affluent.
- **Elevated Branch Hospitality:** Through 2027, PNC will transform 200 existing branches into Premier Branches to bring the Premier Client experience to life. These branches will incorporate a sleek, modern look, high-end client amenities and dedicated teams of Premier Banking and Investment Advisors.

"As we look across our Retail client base, as well as at the broader demographics of our markets, it's clear there is demand for a more tailored, high-touch approach to supporting the comprehensive financial needs of the emerging affluent," said Alex Overstrom, head of PNC Retail Banking. "Premier Client is our answer to that need, bringing the capabilities and service model traditionally associated with a high-net-worth provider to these clients – delivering a $3 million experience to those with $300,000."

PNC's internal research shows that there are over 26 million "mass affluent" households in the U.S. and that these individuals and families are continuously looking to improve their lifestyle while building ongoing wealth. Most are very active with their finances and highly engaged with the providers they choose. They tend to focus on long-term goals, like saving for retirement, and value a guided investment approach.

"PNC Wealth Management has long led the way in providing clients with investment solutions centered around an advice-and-planning model," said Rich Guerrini, president and CEO of PNC Wealth Management. "As our clients' financial situations become increasingly complex, the next phase of our approach is to address these evolving needs. PNC Wealth Management is committed to offering Premier Clients an integrated experience — combining expert guidance, personalized service, advanced technology and a comprehensive portfolio of products — to support their success at every stage of their financial journey."

PNC Premier Clients with significant assets and needs who are not yet eligible for the services of PNC Private Bank® will be served by a dedicated team of Wealth Advisors and Wealth Bankers within PNC Wealth Management. Clients in the high- and ultra-high-net worth segments will continue to be served by PNC Private Bank.

To learn more, visit the PNC Premier Client webpage.

PNC Bank, National Association, is a member of The PNC Financial Services Group, Inc. (NYSE: PNC). PNC is one of the largest diversified financial services institutions in the United States, organized around its customers and communities for strong relationships and local delivery of retail and business banking including a full range of lending products; specialized services for corporations and government entities, including corporate banking, real estate finance and asset-based lending; wealth management and asset management. For information about PNC, visit www.pnc.com.

Investment products are provided by PNC Wealth Management LLC, a registered broker-dealer and a registered investment adviser, member FINRA/SIPC. Investments are not FDIC insured, not bank guaranteed, not a deposit, not insured by any federal government agency and may lose value.

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