

PNC Additional Compensation Disclosure

Some insurance carriers and mutual funds and their affiliates make payments to PNC Investments to support our ongoing efforts to train and educate our representatives and to support our sales activities. These payments are generally referred to as revenue sharing payments. The additional compensation PNC Investments receives in the form of additional compensation is generally tied to the volume of our sales of a carrier's or fund's products and is in addition to the commissions, fees, charges and expenses we are paid when we sell a product to you. PNC Investments negotiates additional compensation arrangements individually with product suppliers as part of our Partner Program, which is designed to ensure that we maintain a broad and diverse array of high quality products for our customers.

As part of the partnership with our product suppliers, PNC Investments representatives receive free training and education from some carriers and funds in the form of seminars and other programs. This support is designed to make our representatives aware of new products and services and to train them on the features and functionality of products. All such training and education is delivered under our supervision.

Our receipt of additional compensation payments creates a potential conflict of interest between our interests and those of our customers because the payments may give us a financial incentive to recommend that our customers buy particular products from which we receive additional compensation. We manage this conflict in several ways. We do not permit PNC Investments representatives to receive any part of the additional compensation we receive from our product partners. Our product partners understand that PNC Investments retains full discretion and authority to decide which products will be approved for sale to the firm's customers. And we monitor product sales to ensure that our registered representatives make suitable investment recommendations to all of our customers. You should feel free to ask your PNC Investments representative how he or she will be compensated for any transaction involving a mutual fund or insurance product.

Mutual Fund Companies			
Fund Family	2014 Partnership Fee	2014 Max. Additional Compensation Fee	2014 Max. Asset Based Fee
Alliance Bernstein	\$ 25,000	0.00%	0.00%
American Funds	\$ -	0.00%	0.00%
BlackRock	\$ 25,000	0.00%	0.04%
Columbia	\$ 25,000	0.10%	0.02%
DWS	\$ -	0.15%	0.00%
Eaton Vance	\$ 25,000	0.00%	0.065%
Federated	\$ 100,000	0.08%	0.03% to 0.05%
Fidelity	\$ 75,000	0.00%	0.04%
Franklin Templeton	\$ -	0.00%	0.03%
JP Morgan	\$ -	0.00%	0.05%
Lord Abbett	\$ 25,000	0.00%	0.03%
Mainstay (New York Life)	\$ 100,000	0.08%	0.05%
MFS	\$ 25,000	0.10%	0.00%
Oppenheimer	\$ -	0.00%	0.03%
PIMCO	\$ 25,000	0.07%	0.03%
PNC Funds	\$ 25,000	0.10%	0.05%
Putnam	\$ 100,000	0.10%	0.03%
TransAmerica	\$ 25,000	0.06%	0.00%
T Rowe Price	\$ 25,000	0.00%	0.00%

NOTE: Schedule reflects additional compensation payments from mutual funds from 01/01/2014 to 12/31/2014

Annuity Carriers			
Carrier	2014 Partnership Fee	2014 Max. Additional Compensation Fee	2014 Max. Asset Based Fee
AXA	\$ 50,000	0.05%	0.00%
Great American	\$ 50,000	0.10%	0.025%
Great West	\$ -	Sales Threshold must be met, maximum set at \$50,000	
MetLife	\$ 50,000	0.20%	0.00%
Nationwide	\$ 50,000	0.20%	0.00%
New York Life (Mainstay)*	\$ 100,000	0.10%	0.00%
Prudential	\$ 100,000	0.10%	0.00%
Pacific Life	\$ 50,000	0.20%	0.00%
Western National (AIG)	\$ 50,000	0.25%	0.00%
Western & Southern	\$ 75,000	0.10%	0.01%

NOTE: Schedule reflects additional compensation payments from annuities from 01/01/2014 to 12/31/2014

(*) New York Life / Mainstay single 2014 Partnership Fee of \$100,000 disclosed in both Fund Family and Annuity Carrier disclosure.