

PwC Professionals Segment

# Q1 2026 Quarterly Conference Call

October 8<sup>th</sup>, 2026

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See final slide for full disclosure information.

# Today's Agenda

Long Term Cash Flow Plan Updates

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2026 IRA Contributions & Roth Conversions

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Roth 401k vs Traditional 401k

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PDP Update

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PwC Retirement Account Suggested Allocations

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# Long Term Cash Flow Plan Updates

## Reminder

The beginning of the year is a great time to update your long-term financial plan. For Partners, you should receive an updated PRP report in late January. If you haven't already updated your plan, please reach out to your advisor to schedule a time to review.

Year	Age	Income Flows	Planned Distributions	Other Inflows	Total Inflows	Total Expenses	Planned Savings	Total Outflows	Net Cash Flow	Total Portfolio Assets	
2025	52/55	\$388,000	\$0	\$0	\$388,000	\$344,394	\$30,250	\$374,644	\$13,356	\$6,480,161	
2026	53/56	\$1,598,560	\$0	\$0	\$1,598,560	\$1,380,622	\$115,800	\$1,496,422	\$102,138	\$7,099,376	
2027	54/57	\$1,646,517	\$0	\$0	\$1,646,517	\$1,364,614	\$118,136	\$1,482,750	\$163,767	\$7,815,515	
2028	55/58	\$1,695,913	\$0	\$0	\$1,695,913	\$1,383,403	\$121,009	\$1,504,412	\$191,501	\$8,597,501	
🕒	2029	56/59	\$1,230,377	\$140,775	\$0	\$1,371,152	\$1,182,577	\$123,419	\$1,305,996	\$65,156	\$9,152,444
	2030	57/60	\$259,208	\$38,674	\$0	\$297,882	\$540,517	\$0	\$540,517	(\$242,635)	\$9,412,639
	2031	58/61	\$261,800	\$40,221	\$0	\$302,021	\$552,192	\$0	\$552,192	(\$250,171)	\$9,696,567
	2032	59/62	\$264,418	\$41,830	\$0	\$306,248	\$559,430	\$0	\$559,430	(\$253,182)	\$10,004,987
	2033	60/63	\$267,062	\$43,503	\$0	\$310,565	\$566,410	\$0	\$566,410	(\$255,845)	\$10,333,990
	2034	61/64	\$269,733	\$45,244	\$0	\$314,977	\$573,628	\$0	\$573,628	(\$258,651)	\$10,684,075
	2035	62/65	\$290,430	\$47,053	\$0	\$337,483	\$602,775	\$0	\$602,775	(\$265,292)	\$11,051,048
	2036	63/66	\$319,218	\$48,936	\$0	\$368,154	\$619,476	\$0	\$619,476	(\$251,322)	\$11,455,609
	2037	64/67	\$338,779	\$50,893	\$0	\$389,672	\$632,258	\$0	\$632,258	(\$242,586)	\$11,894,592



**Anthony Halpin**

Founder & Chief Financial Officer



# 2026 IRA Contributions & Roth Conversions

2026 Limits (Traditional or Roth)	
Contribution Limit	\$7,500
Catch-Up Contribution limit (for those 50+ years)	\$1,100
Total Limit (for those 50+ years)	\$8,600

For the 2026 tax year, the standard IRA contribution limit (Traditional or Roth) is \$7,500, an increase from 2025, with an additional \$1,100 catch-up contribution allowed for those aged 50 and over, making their total limit \$8,600. These limits are subject to income phase-outs, with higher earners potentially contributing less or not at all, especially to Roth IRAs.



**Anthony Halpin**

*Founder & Chief Financial Officer*



# Roth 401k vs Traditional 401k

<i>401(k) contribution features</i>		
	<b>Pre-Tax 401(k) Contributions</b>	<b>Roth 401(k) Contributions</b>
<b>Tax deduction for contribution</b>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
<b>Tax free distributions</b>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
<b>Required Minimum Distributions (RMDs*)</b>	<input checked="" type="checkbox"/>	<input type="checkbox"/>

Source: PwC



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Founder & Chief Financial Officer

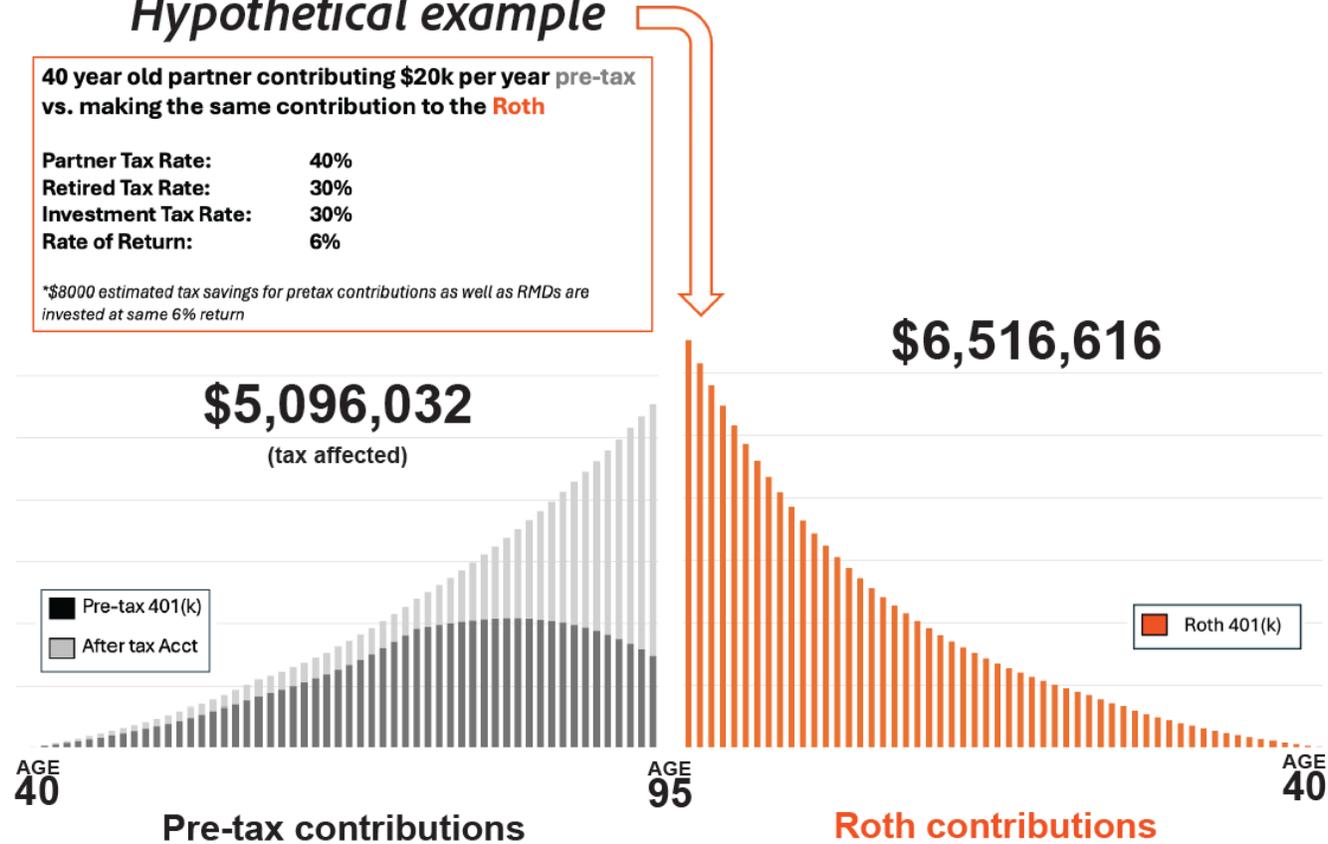
# Roth 401k vs Traditional 401k

## Hypothetical example

40 year old partner contributing \$20k per year pre-tax vs. making the same contribution to the Roth

Partner Tax Rate: 40%  
 Retired Tax Rate: 30%  
 Investment Tax Rate: 30%  
 Rate of Return: 6%

\*\$8000 estimated tax savings for pretax contributions as well as RMDs are invested at same 6% return



Roth contributions could account for approximately **28%** higher value at end of life. Please consult with a [partner affairs financial coach](#) to discuss your personal situation and what might be best for you

Source: PwC



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 Founder & Chief Financial Officer

# PDP Update

Pricing Schedule		
Funds	Applicable Interest Rate Per Annum	Early Repayment Penalty (Number of Days of Interest)
Demand Funds	Prime Rate* <i>minus</i> 2.50%	N/A
One-Year Term Funds	Prime Rate* <i>minus</i> 1.25%	90 days
Two-Year Term Funds	Prime Rate* <i>minus</i> 0.50%	180 days
Three-Year Term Funds	Prime Rate* <i>plus</i> 0.25%	270 days
Five-Year Term Funds	Prime Rate* <i>plus</i> 0.85%	450 days

*\*The current prime rate is 6.75%.*



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# PwC Retirement Account Suggested Allocations

401k Savings Plan (401k) / Retirement Wealth Builder (RWBP)			100% Equity	90/10	80/20	70/30	60/40	50/50	40/60
Fixed Income	Stable Value	Money Market	0%	0%	0%	0%	0%	0%	0%
	Bond Fund	Fixed Income	0%	3%	5%	8%	10%	13%	15%
	Calvert Bond Fund	Fixed Income	0%	3%	5%	8%	10%	13%	15%
	SSGA Aggregate Bond	Fixed Income	0%	3%	5%	8%	10%	13%	15%
	State Street Long Government Bond Index	Fixed Income	0%	0%	0%	0%	0%	0%	0%
	Federated High Yield Bond	High Yield Fixed Income	0%	1%	3%	4%	5%	6%	8%
Balanced	State Street Target Date Fund	Balanced	0%	0%	0%	0%	0%	0%	0%
Inflation	Inflation Responsive Fund	Inflation	0%	1%	3%	4%	5%	6%	8%
Equity	Northern Trust S&P 500	US Large Cap	50%	45%	40%	35%	30%	25%	20%
	Neuberger Berman Gensis R6	US Mid Cap	12%	11%	9%	8%	7%	6%	5%
	Northern Trust Extended Equity Market Index	US Small Cap	13%	12%	11%	9%	8%	7%	5%
	Global Stock Fund	International	8%	8%	7%	6%	5%	4%	3%
	Northern Trust EAFE Index Fund	International	8%	8%	7%	6%	5%	4%	3%
	Northern Trust Global Sustainability Index	International	0%	0%	0%	0%	0%	0%	0%
	SSGA Emerging Markets Index	Emerging Markets	8%	8%	7%	6%	5%	4%	3%
	Emerging Markets Equity	Emerging Markets	0%	0%	0%	0%	0%	0%	0%
<b>Total</b>			<b>100%</b>						



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# PwC Retirement Account Suggested Allocations

Retirement Benefit Accumulation Plan (RBAP)			100% Equity	90/10	80/20	70/30	60/40	50/50	40/60
Fixed Income	Northern Trust Collective Short Term (MM) Bond Fund	Fixed Income	0%	0%	0%	0%	0%	0%	0%
	State Street U.S. Bond Index	Fixed Income	0%	3%	5%	8%	10%	13%	15%
	Calvert Bond Index	Fixed Income	0%	3%	5%	8%	10%	13%	15%
	Federated High Yield Bond	High Yield Fixed Income	0%	1%	3%	4%	5%	6%	8%
	State Street Long Government Bond Index	Fixed Income	0%	0%	0%	0%	0%	0%	0%
	Balanced	State Street Target Date Funds	Balanced	0%	0%	0%	0%	0%	0%
Inflation	Inflation Responsive Fund	Multi-Asset	0%	1%	3%	4%	5%	6%	8%
Equity	Northern Trust S&P 500	US Large Cap	50%	45%	40%	35%	30%	25%	20%
	Neuberger Berman Genesis R6	US Mid Cap	12%	11%	9%	8%	7%	6%	5%
	Northern Trust Extended Equity Market Index	US Small Cap	13%	12%	11%	9%	8%	7%	5%
	Global Stock Fund	International	17%	15%	13%	12%	10%	8%	7%
	North Trust Global Sustain	International	0%	0%	0%	0%	0%	0%	0%
	Northern Trust EAFE Index Fund	International	8%	8%	7%	6%	5%	4%	3%
<b>Total</b>			<b>100%</b>						



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# PwC Retirement Account Suggested Allocations

Health Savings Account (HSA)			100% Equity	90/10	80/20	70/30	60/40	50/50	40/60
Fixed Income	Harbor Core Plus Institutional	Fixed Income	0%	6%	13%	19%	25%	31%	38%
	Northern Ultra-Short Fixed Income	Fixed Income	0%	3%	5%	8%	10%	13%	15%
	MFS Emerging Markets Debt R6	Emerging Market Fixed Income	0%	0%	0%	0%	0%	0%	0%
Inflation	Federated Hermes Inflation	Inflation	0%	1%	3%	4%	5%	6%	8%
Balanced	Schwab Target Date Funds	Balanced	0%	0%	0%	0%	0%	0%	0%
Equity	Allspring Index Admin	US Large Cap	50%	45%	40%	35%	30%	25%	20%
	Sound Shore Institutional	US Mid Cap	0%	0%	0%	0%	0%	0%	0%
	Northern Mid Cap Index	US Mid Cap	12%	11%	9%	8%	7%	6%	5%
	Neuberger Berman Genesis R6	US Mid Cap	0%	0%	0%	0%	0%	0%	0%
	Northern Small Cap Index	US Small Cap	13%	12%	11%	9%	8%	7%	5%
	Allspring Special Small Cap Value R6	US Small Cap	0%	0%	0%	0%	0%	0%	0%
	Principal Real Estate Securities	Real Estate	0%	0%	0%	0%	0%	0%	0%
	BNY Mellon Natural Resources	Energy & Natural Resources	8%	8%	7%	6%	5%	4%	3%
	MFS Research International	International	8%	8%	7%	6%	5%	4%	3%
Lazard Emerging Markets	Emerging Markets	8%	8%	7%	6%	5%	4%	3%	
<b>Total</b>			<b>100%</b>						



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# PwC Retirement Account Suggested Allocations

Met Life Cash Surrender Policy			100% Equity	90/10	80/20	70/30	60/40	50/50	40/60
Fixed Income	Interest Bearing Account	Fixed Income	0%	1%	3%	4%	5%	6%	8%
	MFS Total Return Bond Series	Fixed Income	0%	5%	10%	15%	20%	25%	30%
	MetLife Aggregate Bond Index	Fixed Income	0%	3%	5%	8%	10%	13%	15%
	US Government Money Market	Fixed Income	0%	1%	3%	4%	5%	6%	8%
60/40 Mix	MFS Total Return	US Large Cap	0%	0%	0%	0%	0%	0%	0%
Equity	Stock Index Portfolio	US Large Cap	50%	45%	40%	35%	30%	25%	20%
	Mid Cap Stock Index	US Mid Cap	17%	15%	13%	12%	10%	8%	7%
	Russell 2000 Index	US Small Cap	17%	15%	13%	12%	10%	8%	7%
	Invesco Global Equity Portfolio	International	0%	0%	0%	0%	0%	0%	0%
	MSCI-EAFE Index	International	8%	8%	7%	6%	5%	4%	3%
	Emerging Markets Equity	Emerging Markets	8%	8%	7%	6%	5%	4%	3%
<b>Total</b>			<b>100%</b>						



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# Thank you for attending!

Please reach out to your advisor if you have any questions.

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