

PwC Professionals Segment

# Q2 2026 Quarterly Conference Call

April 9<sup>th</sup>, 2026

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See final slide for full disclosure information.

# Today's Agenda

2026 IRA Contributions & Roth Conversions

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Post-Tax Automatic Conversions to Roth

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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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# 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*



# Post-Tax Automatic Conversion to Roth

Starting April 1, 2026, the 401(K) Savings Plan for Employees and Partners of PwC (the “Plan”) offers an optional feature that allows you to automatically convert future post-tax contributions to Roth within the Plan.

This feature is most relevant for participants who are making post-tax contributions and want to build additional Roth savings within the Plan. Post-tax contributions are automatically converted to a Roth balance on the same day they are posted to your account. This feature does not change how much you can contribute to the Plan; it simply automates the conversion of post-tax contributions you choose to make.

You make a one-time election to turn this feature on. It stays in effect until you turn it off.



**Anthony Halpin**

*Founder & Chief Financial Officer*



# Post-Tax Automatic Conversion to Roth

## Why This Feature May Be Helpful

If you're making post-tax contributions, automatic conversion may help you:

- Build additional Roth savings
- Reduce potential earnings in the post-tax source before conversion
- Avoid manually requesting in-plan Roth conversions



**Anthony Halpin**

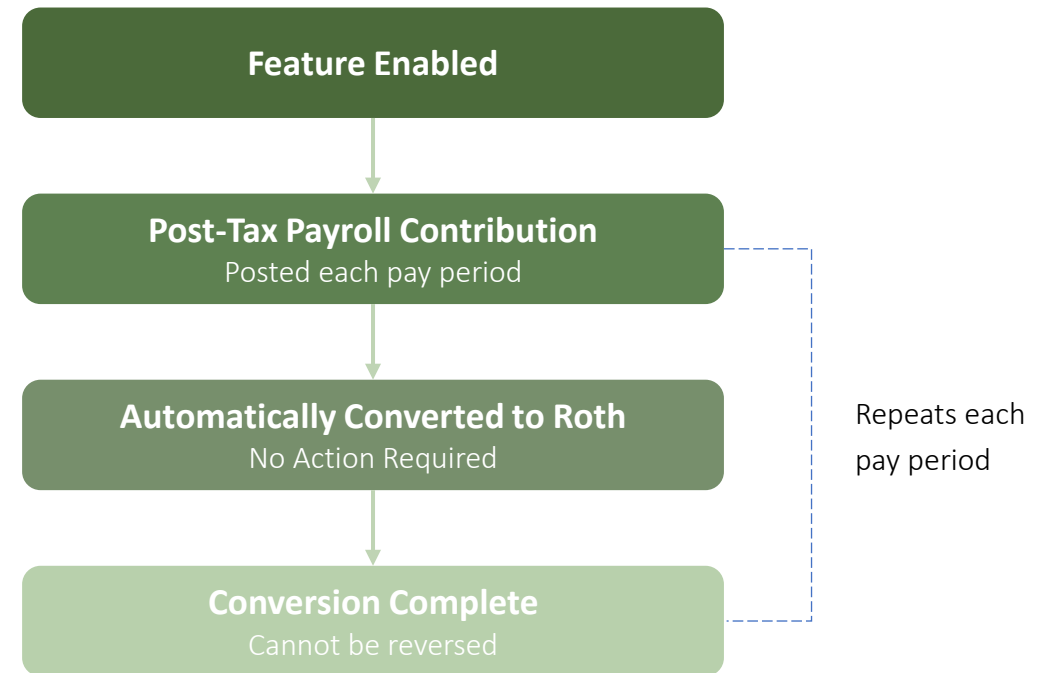
*Founder & Chief Financial Officer*



# Post-Tax Automatic Conversion to Roth

## How Automatic Conversion Works

- Each time a post-tax payroll contribution is posted, it is automatically converted to Roth.
- No additional action is required once the feature is enabled.
- You can turn this feature off at any time. Conversions that have already been processed cannot be reversed.



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Founder & Chief Financial Officer



# Post-Tax Automatic Conversion to Roth

## How This is Different From a Regular In-Plan Roth Conversion

The existing In-Plan Roth Conversion feature remains available.



### **In-Plan Roth Conversion**

You manually choose  
when to convert existing  
balances.



### **Post-Tax Automatic Conversion to Roth**

Future post-tax  
contributions convert  
automatically each pay  
period.



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*Founder & Chief Financial Officer*



# Post-Tax Automatic Conversion to Roth

## Important Tax Information

IRS rules require that when post-tax contributions are converted to Roth, any earnings associated with your post-tax balance must be included proportionally in the conversion.

Even though new contributions may convert immediately, the IRS looks at your entire post-tax account, including any existing earnings, and requires each conversion to include a proportional share of those earnings and which will be taxable in the year of conversion.



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*Founder & Chief Financial Officer*



# Post-Tax Automatic Conversion to Roth

## What This Means

- If you do not have an existing post-tax balance with earnings, your conversions may not include any taxable amount.
- If you do have an existing post-tax balance with earnings, a portion of each conversion may be taxable.
- Only the earnings portion is taxable — not the post-tax contributions you originally made.
- You will receive IRS Form 1099-R for any conversion that occurs during the tax year (even if no portion is taxable).



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*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



**Anthony Halpin**  
Founder & Chief Financial Officer



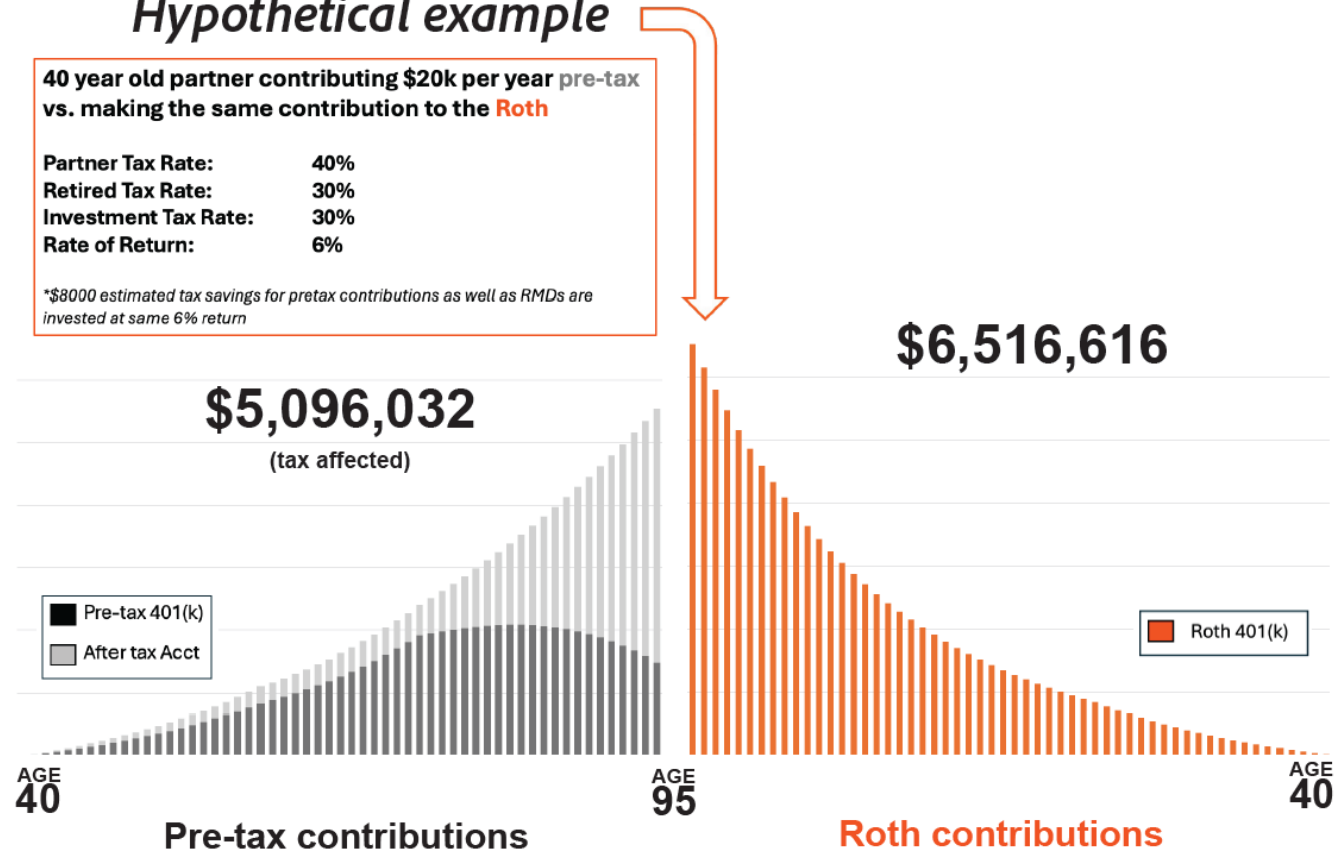
# Roth 401k vs Traditional 401k

## 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



**Anthony Halpin**  
 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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Founder & Chief Financial Officer



# 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>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</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%	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>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</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>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</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>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</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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