PwC Professionals Segment

Q3 2025 Quarterly Conference Call

July 9th, 2026

CHICAGO PARTNERS | WEALTH ADVISORS

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See final slide for full disclosure information.

Today’s Agenda

Year End Distributions/Bonus Figures

Wealth Management Net Worth & Cash Flow

PDP Update

Trump Accounts

Investor Psychology

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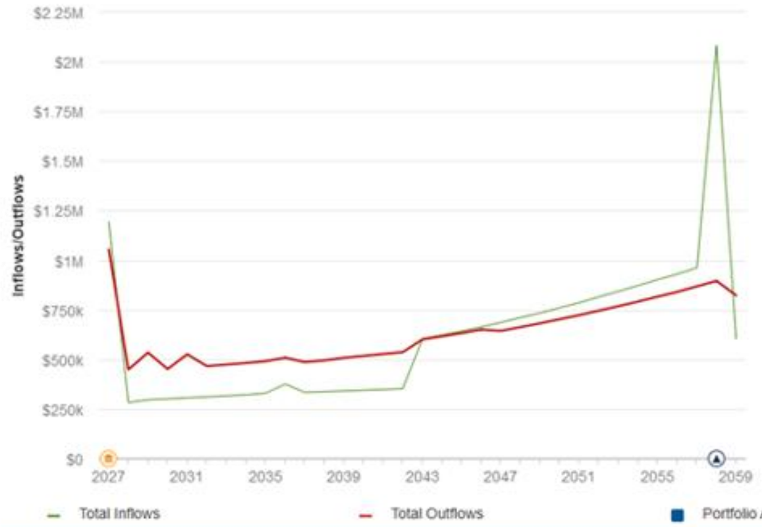
Year End Distributions/Bonus Figures

Reminder

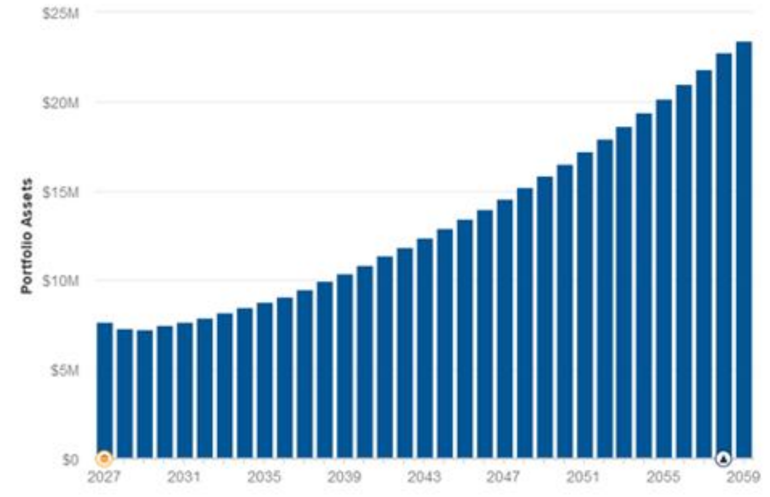
When you know your year end distribution or bonus figure, please reach out to your advisor to discuss and update your long-term financial plan.

Wealth Management Net Worth & Cash Flow

Inflows and Outflows Base Facts



Portfolio Assets Base Facts



Age Assets Last Until 2059 (age — / 90)

Year	Age	Income Flows	Planned Distributions	Other Inflows	Total Inflows	Total Expenses	Planned Savings	Total Outflows	Net Cash Flow	Total Portfolio Assets
2027	59/58	$968,176	$223,550	$0	$1,191,726	$924,414	$130,000	$1,054,414	$137,312	$7,682,451
2028	60/59	$243,628	$39,052	$0	$282,680	$449,411	$0	$449,411	($166,731)	$7,297,306
2029	61/60	$256,144	$40,614	$0	$296,758	$534,412	$0	$534,412	($237,654)	$7,280,080
2030	62/61	$259,284	$42,239	$0	$301,523	$451,703	$0	$451,703	($150,180)	$7,504,775
2031	63/62	$262,471	$43,929	$0	$306,400	$525,765	$0	$525,765	($219,365)	$7,675,401
2032	64/63	$265,706	$45,686	$0	$311,392	$466,456	$0	$466,456	($155,064)	$7,923,406
2033	65/64	$268,989	$47,513	$0	$316,502	$474,132	$0	$474,132	($157,630)	$8,185,824
2034	66/65	$272,321	$49,414	$0	$321,735	$482,042	$0	$482,042	($160,307)	$8,463,642
2035	67/66	$278,565	$51,390	$0	$329,955	$491,318	$0	$491,318	($161,363)	$8,759,659
2036	68/67	$322,066	$53,446	$0	$375,512	$508,463	$0	$508,463	($132,951)	$9,104,675
2037	69/68	$334,137	$0	$0	$334,137	$486,703	$0	$486,703	($152,566)	[illegible]
2038	70/69	$337,674	$0	$0	$337,674	$495,251	$0	$495,251	($157,577)	$9,936,887

Switch Client Start Pr

Anthony Halpin
Founder & Chief Financial Officer

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Wealth Management Net Worth & Cash Flow

Net Worth Statement | As of July 1, 2026

Web Print | Generate

ASSETS			Joint	Total
NON-QUALIFIED ASSETS				
Cash Alternatives				
PwC - PDP	$1,267,388	—	—	$1,267,388
Taxable Investments				
Schwab Jt Account	—	—	$1,624,556	$1,624,556
Insurance Policies				
Whole Life	$439,845	—	—	$439,845
Whole Life	—	$215,668	—	$215,668
Term Life Insurance	—	—	—	—
Total Non-Qualified Assets	**$1,707,233**	**$215,668**	**$1,624,556**	**$3,547,457**
RETIREMENT ASSETS				
Qualified Retirement				
IRA	—	—	—	—
PwC - 401k	$830,079	—	—	$830,079
PwC - RAPP	$501,593	—	—	$501,593
PwC - RWBP	$768,435	—	—	$768,435
Roth IRAs				
Roth IRA	$180,606	—	—	$180,606
Roth IRA	—	$169,331	—	$169,331
Health Savings Accounts				
Health Savings Account	$28,745	—	—	$28,745
Annuities				
Life Annuity	—	$130,701	—	$130,701
Life Annuity - Joint	—	—	$544,055	$544,055
Deferred Compensation				
PwC - Accural Capital	$361,060	—	—	$361,060
PwC - Deposit Capital	$186,000	—	—	$186,000
Total Retirement Assets	**$2,856,518**	**$300,032**	**$544,055**	**$3,700,605**
Total Liquid Assets	**$4,563,751**	**$515,700**	**$2,168,611**	**$7,248,062**
REAL ESTATE ASSETS				
Primary Residence	—	—	$850,000	$850,000
Home	—	—	$700,000	$700,000
Total Real Estate Assets	**—**		**— $1,550,000**	**$1,550,000**
Total Assets	**$4,563,751**	**$515,700**	**$3,718,611**	**$8,798,062**

LIABILITIES				
LONG TERM LIABILITIES				
Deposit Capital Loan	—	—	($55,800)	($55,800)
Total Long Term Liabilities	**$0**	**$0**	**($55,800)**	**($55,800)**
Total Liabilities	**$0**	**$0**	**($55,800)**	**($55,800)**
Total Net Worth	**$4,563,751**	**$515,700**	**$3,662,811**	**$8,742,262**

Switch Client

Total Net Worth $8,742,262

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PDP Update

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

**The current prime rate is 6.75%.*

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Founder & Chief Financial Officer

Trump Accounts

PwC partners and employees are permitted to open a Trump Account. The default investment option is the State Street SPDR Portfolio S&P 500 ETF (SPYM), Security ID 14325566, which is an unrestricted investment.

Recording the Investment		
Who Opens the Account	**Ownership Type to Record**	**Recording Deadline**
PwC partner or employee (for their child)	"Self/Joint – Direct"	Within 5 business days*
Spouse or spouse equivalent	"Spouse/Spouse Equivalent – Direct"	Within 5 business days*

**Unless the acquisition qualifies for Automated Investment Recording (AIR). It is currently unclear whether the Robinhood account established as the initial trustee/custodian is AIR-eligible; if AIR is available, register the account in the AIR Accounts section of Checkpoint.*

If not already recorded, add the Robinhood brokerage OFAs: Robinhood Financial LLC (OFA ID 100094478202) and Robinhood Securities LLC (OFA ID 900000005796).

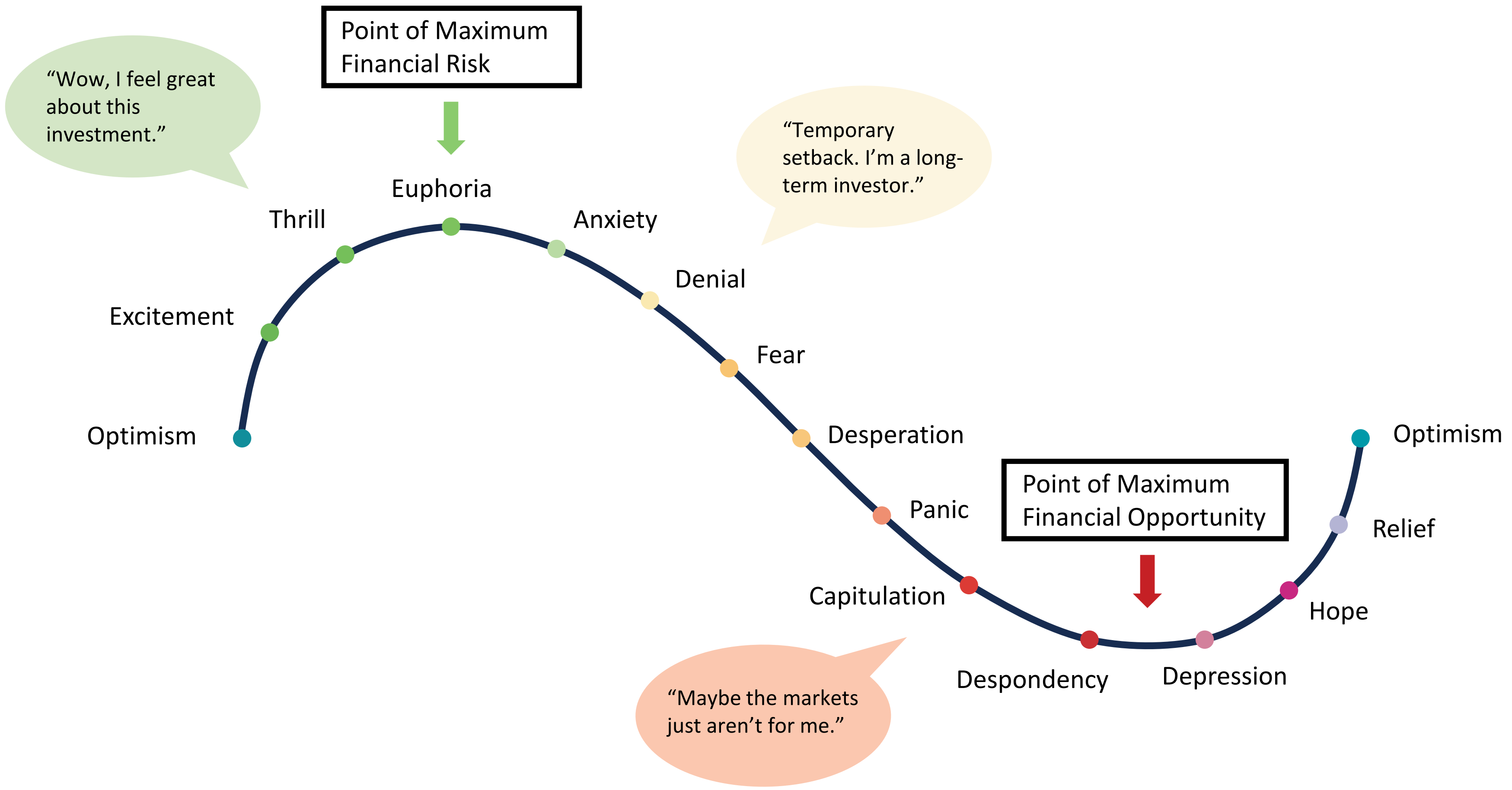
Trump Accounts

Approved Trump Account Investment Options		
Investment	**Ticker**	**Security ID**
State Street SPDR Portfolio S&P 500 ETF (Default)	SPYM	14325566
iShares Core S&P 500 ETF*	IVV	4380834
Vanguard Total Stock Market ETF*	VTI	6528587
State Street SPDR Portfolio S&P 1500 Composite Stock Market ETF	SPTM	14325561
iShares Core S&P Total U.S. Stock Market ETF*	ITOT	9222953

Changing from the default investment (SPYM) to an approved alternative requires preclearance prior to acquisition. If the Trump Account is not eligible for AIR, the acquisition must be manually recorded within five business days.

**The iShares and Vanguard funds are PwC audit clients and may not be permissible for individuals who are members with respect to those funds.*

The 14 Stages of Trading Psychology



The 14 Stages of Trading Psychology

1. OPTIMISM – It all starts with a hunch or a positive outlook leading us to buy a stock.

2. EXCITEMENT – Things start moving our way and we get giddy inside. We start to anticipate and hope that a possible success story is in the making.

3. THRILL – The market continues to be favorable and we just can't help but start to feel a little "smart." At this point we have complete confidence in our trading system.

4. EUPHORIA – This marks the point of maximum financial risk but also maximum financial gain. Our investments turn into quick and easy profits, so we begin to ignore the basic concept of risk. We now start trading anything that we can get our hands on to make a buck.

5. ANXIETY – Oh no, it's turning around! The markets start to show their first signs of taking your "hard earned" gains back. But having never seen this happen, we still remain ultra greedy and think the long-term trend is higher.

6. DENIAL – The markets don't turn as quickly as we had hoped. There must be something wrong we think to ourselves. Our "long-term" view now shortens to a near-term hope of an improvement.

7. FEAR – Reality sets in that we are not as smart as we once thought. Instead of being confident in our trading we become confused. At this point we should get out with a small profit and move on but we don't for some stupid reason.

8. DESPERATION – All gains have been lost at this point. We had our chance to profit and missed it. Not knowing how to act, we attempt to do anything that will bring our positions back into the black.

9. PANIC – The most emotional period by far. We are clueless and helpless. At this stage we feel like we are at the mercy of the market and have absolutely no control.

10. CAPITULATION – We have reached our breaking point and sell our positions at any price. So long as we can get out of the market to avoid bigger losses we are content.

11. DESPONDENCY – After exiting the markets we do not want to buy stocks ever again. The markets are not for us and should be avoided like the plague. However, this rare point marks the point of maximum financial opportunity.

12. DEPRESSION – We drink, cry and/or pray. How could we have been so dumb we think to ourselves. Some start to correctly look back and analyze what went wrong. Real traders are born here, learning from past mistakes.

13. HOPE – We can still do this! Eventually we come to the realization that the market actually does have cycles (shocking). We begin to start analyzing new opportunities.

14. RELIEF – The markets are turning positive again and we see our prior investment come back around. We regain our faith (although small) in our ability to invest our money. The cycle start all over again!

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Founder & Chief Financial Officer

Thank you for attending!

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

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