PwC Professionals Segment

Q4 2026 Quarterly Conference Call

October 8th, 2026

Chicago Partners | Wealth Advisors

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Today's Agenda

Year End Settlement/Bonus Figures

Wealth Management Net Worth & Cash Flow

PDP Update

14 Stages of Trading Psychology

Stay Calm by David Booth

Evolving Portfolio DNA



Year End Distributions/Bonus Figures

Reminder

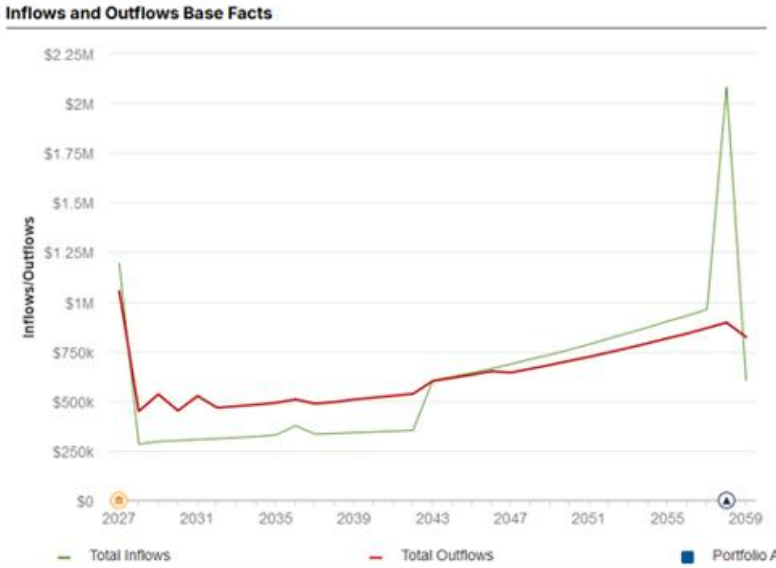
Now that year-end distributions and bonuses have been paid, it is a great time to update your long-term financial plan. If you haven't already done so, please reach out to your advisor to schedule a time to review your plan.

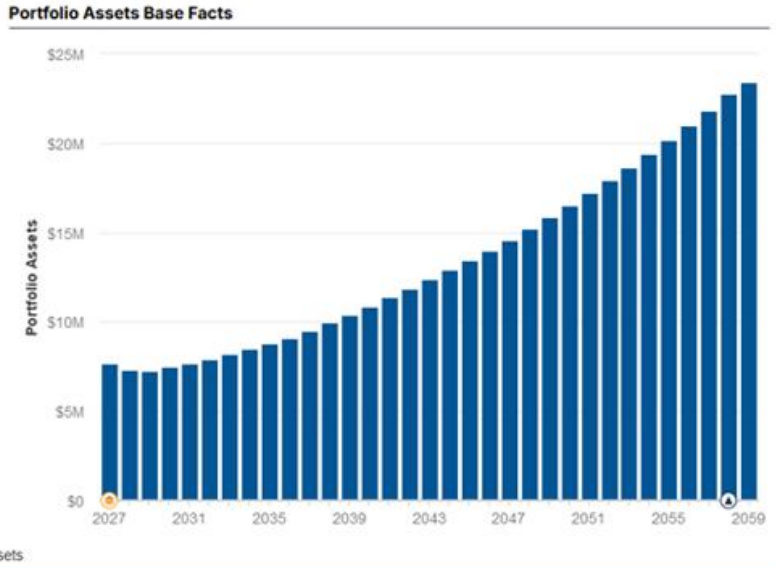
Year	Age	Income Flows	Planned Distributions	Other Inflows	Total Inflows	Total Expenses	Planned Savings	Total Outflows	Net Cash Flow	Total Portfolio Assets
2025	52/55	$388,000	$0	$0	$388,000	$344,394	$30,250	$374,644	$13,356	$6,480,161
2026	53/56	$1,598,560	$0	$0	$1,598,560	$1,380,622	$115,800	$1,496,422	$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

Wealth Management Net Worth & Cash Flow





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)	$9,086,109
2038	70/69	$337,674	$0	$0	$337,674	$495,251	$0	$495,251	($157,577)	$8,936,887

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Founder & Chief Financial Officer

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Wealth Management Net Worth & Cash Flow

Net Worth Statement | As of July 1, 2026

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ASSETS	Danielle	Edward	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**

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Total Net Worth $8,742,262



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PDP Update

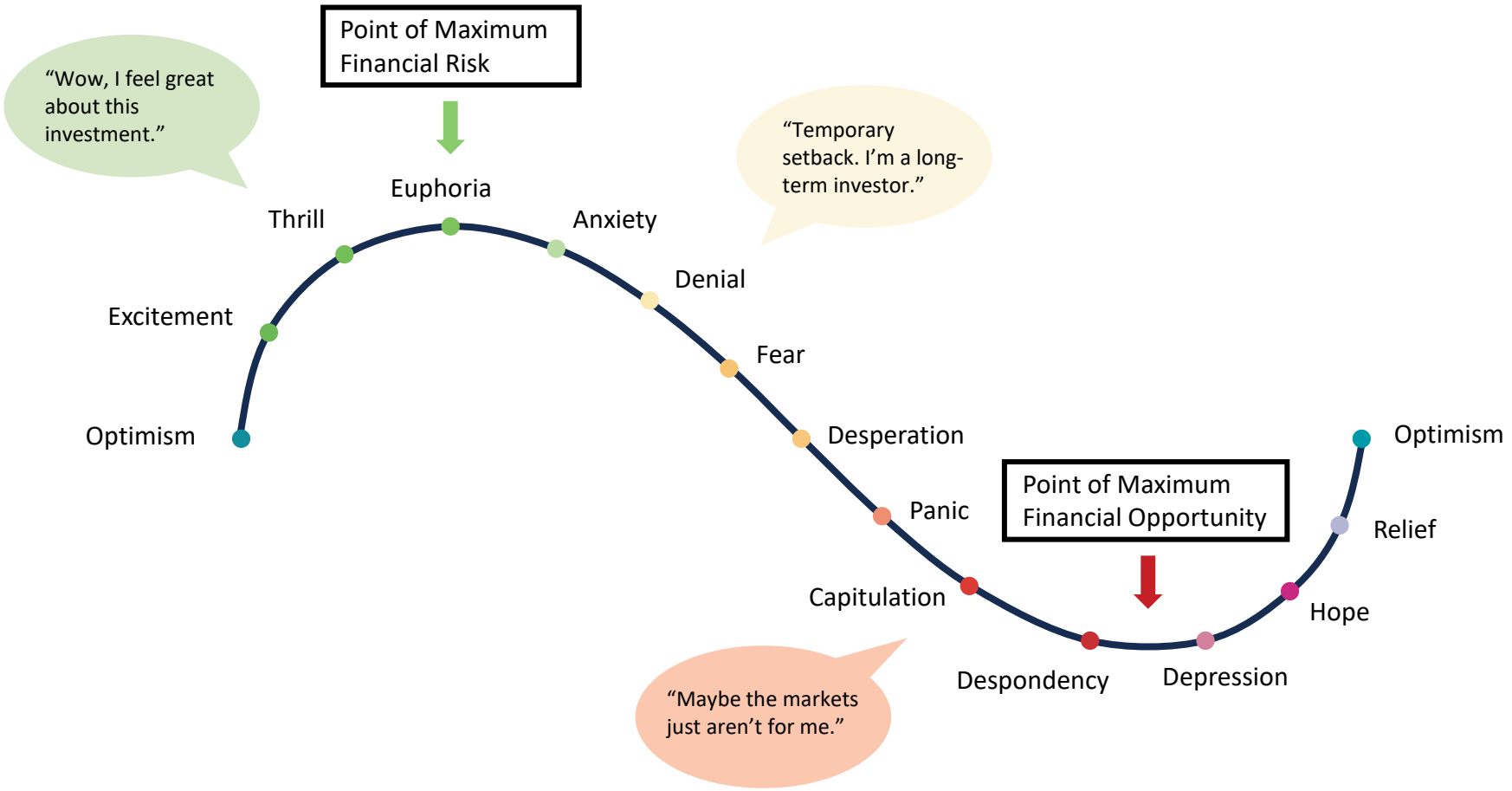
Pricing Schedule		
Funds	**Applicable Interest Rate Per Annum**	**Early Repayment Penalty** (Number of Days of Interest)
Demand Funds	Prime Rate* *minus* 2.50%	N/A
One-Year Term Funds	Prime Rate* *minus* 1.25%	90 days
Two-Year Term Funds	Prime Rate* *minus* 0.50%	180 days
Three-Year Term Funds	Prime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

**The current prime rate is 7.00%.*



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Founder & Chief Financial Officer

The 14 Stages of Trading Psychology





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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.

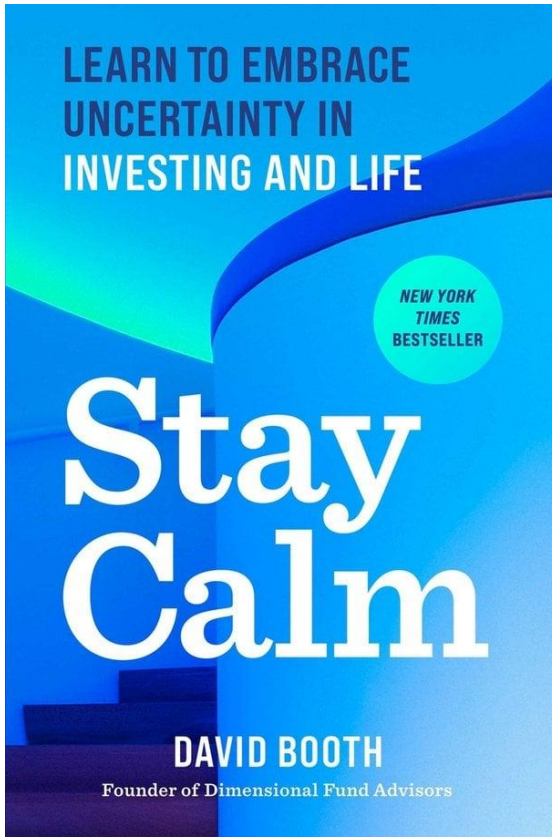
13. HOPE – We can still do this! Eventually we come to the realization that the market actually does have cycles (shocking). We begin to start analyzing new opportunities.

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!



Anthony Halpin
Founder & Chief Financial Officer

Stay Calm by David Booth



Source: David Booth, "Stay Calm"

Part memoir and part investment guide, *Stay Calm: Learn to Embrace Uncertainty in Investing and Life* argues that investors should accept the uncertainty built into markets rather than try to outsmart it.

David Booth, founder and chairman of Dimensional Fund Advisors, draws on five decades in modern finance including studying under Eugene Fama, working alongside Nobel economists, and helping build indexing and factor investing.

His message in one line: **stay calm and stay invested**.



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Founder & Chief Financial Officer

Stay Calm by David Booth

> **Stay calm and stay invested.**
>
> — David Booth, CBS News interview, 2026

1. **Treat uncertainty as normal.**
   Volatility is the cost of market returns, not a sign the plan has failed.
2. **Don't try to out-predict the market.**
   Experts can't reliably win; trusting markets beats chasing forecasts.
3. **Build on evidence and diversification.**
   Long-term discipline grounded in research, not speculation.
4. **Plan and be patient.**
   Let the plan, not the headlines, anchor client conversations.
5. **Apply it beyond investing.**
   Focus on what we can control, with clients and in our own work.

Source: David Booth, "Stay Calm"



Anthony Halpin
Founder & Chief Financial Officer

Evolving Portfolio DNA

Public Securities
Ex. Public Equity & Fixed Income



Traditional Portfolio



Evolving Portfolio

Public Securities
Ex. DFA Funds & Stocks

Hybrid Securities
Ex. Interval Funds (Cliffwater)

Private Securities
Ex. Private Equity & Credit



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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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