

Savings Plan For Employees And Partners Of PricewaterhouseCoopers LLP

July 1, 2021

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SAVINGS PLAN FOR EMPLOYEES AND PARTNERS OF PRICEWATERHOUSECOOPERS LLP

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<p><i>Summary Plan Description for Staff Members July 1, 2021</i></p>	<p>This is a Summary Plan Description (SPD) of the Savings Plan For Employees And Partners Of PricewaterhouseCoopers LLP (Plan) for staff members. There is a separate SPD for partners and principals. This SPD describes the benefits, and other provisions, of the Plan as of July 1, 2021.</p>
<p><i>Overview of the Plan</i></p>	<ul style="list-style-type: none">● You contribute to the Plan by electing withholding (for pre-tax contributions, post-tax contributions, or both) from your semi-monthly paychecks (read the Enrolling in the Plan and Making Your Contribution Election section of this SPD for details).● Upon your hire, or rehire, if you do not enroll in the Plan and make your own election as to whether you want to contribute, then pre-tax contributions will automatically be withheld from your paychecks unless and until you make a change (read the Automatic Enrollment If You Don't Make Your Own Contribution Election section of this SPD for details).● PwC makes matching contributions that are based on the amount that you contribute from each paycheck (read the PwC's Matching Contribution section of this SPD for details). PwC's matching contributions are subject to a vesting schedule. If you terminate employment with PwC before your matching contributions are 100% vested, you forfeit the non-vested amount (read the Vesting section of this SPD for details).● Your contributions, and PwC's matching contributions, are held for you in an account under the Plan.● You direct the investment of your account from the Plan's menu of investment options, and its value is adjusted (up or down) for your investment experience (read the Investing Your Account section of this SPD for details). Income tax on investment transactions in your account

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	<p>is deferred until your account is paid to you.</p> <ul style="list-style-type: none">• Your account, including the vested value of PwC's matching contributions, can be paid to you after your termination of employment with PwC (read the Payment of Your Account section of this SPD for details). Payments can be rolled over to an IRA, or another employer's plan, for further deferral of income tax.• While you are still working for PwC, you can borrow from your account (read the Loans section of this SPD for details) and, under certain circumstances, make an in-service withdrawal (read the Withdrawals During Employment section of this SPD for details).
<i>Participation: Who is Eligible to Contribute</i>	All staff members of PwC, and certain of its affiliates, who are age 21 or older are eligible to contribute to the Plan, unless you are a student intern or you are on an international assignment and are not on the U.S. payroll.
<i>When You Can Start Contributing</i>	<p>You can start contributing to the Plan by electing to have contributions withheld as soon as your first semi-monthly paycheck during the second calendar month that starts after you began working. For example, if your first day of work at PwC is February 7, you could start contributing from your April 15 paycheck.</p> <p>To start contributing from your first paycheck during the second month that starts after you began working, you must make your on-line election to contribute by midnight Eastern Time on the last day of the first calendar month that starts after you began working (or, if you elect by telephone, by the earlier of 4:00 p.m. Eastern Time or the stock market closing on the last business day of the month).</p> <p>For example, if your first day of work at PwC is February 7 and you want to start contributing from your April 15 paycheck, then your on-line election</p>

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	<p>would have to be made by midnight Eastern Time on March 31 (if March 31 was not a business day, and you wanted to elect by telephone, then your election would have to be made by the earlier of 4:00 p.m. Eastern Time or the stock market closing on the last business day of March).</p> <p>If you don't begin contributing right away, and later you want to start contributing, you must make your on-line election by midnight Eastern Time on the last day of the month that precedes the first month during which you want to begin having contributions withheld from your paychecks (or, if you elect by telephone, by the earlier of 4:00 p.m. Eastern Time or the stock market closing on the last business day of the preceding month). For example, if you wanted to start contributing from your November 15 paycheck, you must make your on-line election by midnight Eastern Time on October 31 (if October 31 was not a business day, and you wanted to elect by telephone, then your election would have to be made by the earlier of 4:00 p.m. Eastern Time or the stock market closing on the last business day of October).</p>
<p><i>Enrolling in the Plan and Making Your Contribution Election</i></p>	<p>To enroll in the Plan, and start making contributions to your account, you can visit Benefits Express Online through PwC HQ, or at https://www.lifeatworkportal.com/pwc.html, or you can call Benefits Express at (877) PwC-BenX (792-2369)*. To enroll, you must:</p> <ul style="list-style-type: none">● Change your Personal Identification Number (PIN) from the default PIN, if you have not already done so. Your PIN enables you to make elections over the internet or the telephone. If you access Benefits Express Online through PwC HQ, then you do not need a PIN;● Elect the percentage of your eligible pay that you wish to authorize PwC to withhold from each of your semi-monthly paychecks for pre-tax, and/or post-tax, contributions to your account under the Plan (read the Your Contributions section of this SPD for details);● Specify what you want to happen if you reach the annual maximum on pre-tax contributions

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	<p>(read the Pre-Tax Contributions section of this SPD for details);</p> <ul style="list-style-type: none">• Make your investment elections for your account from the Plan's investment menu (read the Investing Your Account section of this SPD for details); and• Designate your beneficiary who will receive the vested amount of your Plan account if you die before it is paid to you (read the Designating Your Beneficiary section of this SPD for details). <p><small>*If you are telephoning Benefits Express from an international location, call (201) 363-3541. Hearing-impaired callers can call Benefits Express at (800) TDD-TDD4 (833-8334).</small></p>
<p><i>If You Don't Want to Contribute</i></p>	<p>PwC encourages you to make saving for your retirement, and taking ownership of your financial well-being, a priority. And, the Plan is a simple and convenient way for you to do that -- with valuable deferral of income tax (read the Effect Of Pre-Tax Contributions On Take-Home Pay section of this SPD for details) and PwC matching contributions as well (read the PwC's Matching Contribution section of this SPD for details). But, if you do not want to contribute, then you can decline enrollment in the Plan (read the Enrolling In The Plan And Making Your Contribution Election section of this SPD), and make an on-line affirmative contribution election of zero, by not later than midnight Eastern Time on the last day of the second calendar month that starts after you began work (or, if you elect by telephone, by the earlier of 4:00 p.m. Eastern Time or the stock market closing on the last business day of the second month). For example, if your first day of work at PwC is February 7 and you do not want to contribute to the Plan, then you must make an affirmative contribution election of zero by April 30 (if April 30 was not a business day, and you wanted to elect by telephone, then your election would have to be made by the earlier of 4:00 p.m. Eastern Time or the stock market closing on the last business day of April).</p> <p>If you do not make your election not to contribute by that deadline, then you will be automatically enrolled and 4% (with subsequent annual increases to 5% and 6%) of your eligible pay will be withheld from each of your semi-monthly paychecks for pre-</p>

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	<p>tax contribution to the Plan beginning with your first paycheck in the third calendar month that starts after you began work (read the Automatic Enrollment If You Don't Make Your Own Election section of this SPD for details).</p> <p>If you elect not to contribute -- whether before or after automatic enrollment -- you can later decide to contribute (read the Changing Your Contribution Election section of this SPD for details).</p>
<p><i>Automatic Enrollment If You Don't Make Your Own Contribution Election</i></p>	<p>If you do not enroll yourself in the Plan and make a contribution election (including zero, if you don't want to contribute) (read the Enrolling In The Plan And Making Your Contribution Election section of this SPD for details), you will be enrolled automatically to have 4% of your eligible pay withheld from each of your semi-monthly paychecks for pre-tax contribution to the Plan with subsequent annual increases to 5% and 6%. This means that, beginning with your first paycheck in the third calendar month (see the example below) that starts after you began work, 4% of each of your paychecks will be withheld for pre-tax contribution to the Plan with an increase to 5% during the following July and to 6% during the next July. You can choose to contribute an amount other than 4%, including more, less or zero. PwC recommends that you make your own contribution election rather than relying upon automatic enrollment, even if you want to contribute 4%.</p> <p>If you are automatically enrolled, you will receive PwC's matching contributions, but at <i>less</i> than the maximum amount available (read the PwC's Matching Contribution section of this SPD for details) until your contribution rate increases to 6%. In addition, your contributions, as well as PwC's matching contributions, will be invested, by <i>default</i>, in a Morningstar Lifetime Moderate Index Fund based on your year of birth rather than according to your own election (read the Investing Your Account section of this SPD for details).</p> <p>For example, if your first day of work at PwC is February 7, you have until midnight Eastern Time on April 30 to make your own on-line contribution</p>

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(including zero, if you don't want to contribute) and investment elections for enrollment in the Plan. If you do not make your own elections by April 30, then you would be automatically enrolled and withholding of 4% of your eligible pay would start with your May 15 paycheck. Unless and until you made your own investment election, your contributions, and PwC's matching contributions, would be invested, by default, in a Morningstar Lifetime Moderate Index Fund based on your year of birth, as follows:

Target Date Year of Birth Table

If you began participating in the plan before July 1, 2020, and you did not make an investment election, your account has been invested based on your year of birth as follows.

Fund	Date of Birth Range
Morningstar Lifetime Moderate 2015 Index Fund	Before 1960
Morningstar Lifetime Moderate 2020 Index Fund	1960 – 1964
Morningstar Lifetime Moderate 2030 Index Fund	1965 – 1974
Morningstar Lifetime Moderate 2040 Index Fund	1975 – 1984
Morningstar Lifetime Moderate 2050 Index Fund	1985 – 1994
Morningstar Lifetime Moderate 2060 Index Fund	1995 or later

If you began participating in the plan on or after July 1, 2020, and you did not make an investment election, your account has been invested based on your year of birth as follows:

Morningstar Lifetime Moderate 2015 Index Fund	Before 1952
Morningstar Lifetime	1953 – 1957

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	Moderate 2020 Index Fund		
	Morningstar Lifetime Moderate 2025 Index Fund	1958 - 1962	
	Morningstar Lifetime Moderate 2030 Index Fund	1963 - 1967	
	Morningstar Lifetime Moderate 2035 Index Fund	1968 - 1972	
	Morningstar Lifetime Moderate 2040 Index Fund	1973 - 1977	
	Morningstar Lifetime Moderate 2045 Index Fund	1978 - 1982	
	Morningstar Lifetime Moderate 2050 Index Fund	1983 - 1987	
	Morningstar Lifetime Moderate 2055 Index Fund	1988-1992	
	Morningstar Lifetime Moderate 2060 Index Fund	1993 or later	
	<p>Following your automatic enrollment, if you still do not make a contribution election, then withholding from your paychecks will increase to 5% of your eligible pay on the following July 1. And, if, after this increase to 5%, you still do not make a contribution election, then on the next July 1 the withholding will increase to 6%. For example, if, after automatic withholding started with your May 15, 2020 paycheck, you do not make an on-line change (see the Changing Your Contribution Election section of this SPD for details) by midnight Eastern Time on June 30, 2021 (or, if you elect by telephone, by the earlier of 4:00 p.m. Eastern Time or the stock market closing on the last business day of June), then withholding would automatically increase to 5% of your eligible pay starting with your July 15, 2021 paycheck. In turn, if you still do not make a contribution election by midnight Eastern Time on June 30, 2021 (or, if you elect by telephone, by the earlier of 4:00 p.m. Eastern Time or the stock market closing on the last business day</p>		

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	<p>of June), then withholding would automatically increase to 6% of your eligible pay starting with your July 15, 2021 paycheck.</p>
<p><i>Your Contributions</i></p>	<p>You can choose how much of your eligible pay you want withheld from each of your semi-monthly paychecks for contribution to your account under the Plan. You must elect either 0% or a whole percentage from 1% to 100%. You also choose the type of contributions that you want to make: pre-tax only (read the Pre-Tax Contributions section of this SPD for details), post-tax only (read the Post-Tax Contributions section of this SPD for details), or a combination of pre-tax and post-tax (read the Pre-Tax And Post-Tax Contributions section of this SPD for details). Your contributions, up to the first 6% of your eligible pay in each of your paychecks, are eligible for PwC's matching contribution (read the PwC's Matching Contribution section of this SPD for details).</p> <p>For purposes of determining how much you can contribute, eligible pay means your base salary, overtime (for non-exempt staff members), bonuses (but not sign-on or referral bonuses) and vacation pay, but it does not include such things as expense reimbursements, severance pay, relocation allowances, One Work From Home payment, and other fringe benefits, rewards (including Virgin Pulse rewards), prizes or other similar awards (cash and noncash). Your pre-tax contributions to the Plan, and pre-tax contributions to health care, dependent care and transportation expense spending accounts, and your portions of pre-tax medical and dental plan premiums are included as part of eligible pay.</p> <p>Deductions from your paycheck for other than your contributions to the Plan, such as pre-tax contributions to flexible spending accounts and income tax withholding, are withheld first in order to determine the amount of cash that remains for contribution to the Plan.</p> <p>If you are on a leave for qualified military service, then your differential pay from PwC is your eligible pay while you are on your leave. Upon your return, you also have the right to contribute make-up contributions. You should contact Benefits Express for the details.</p>

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	<p>Your other benefits, such as contributions to your account under the Retirement Wealth Builder Plan (RWBP) or Retirement Wealth Builder Plan for Business Services Staff (the Business Services Plan, formerly known as the Savings Plan for Staff of PricewaterhouseCoopers LLP), and the amount of your compensation for determining disability and life insurance coverage, are not reduced if you contribute to the Plan. These salary-related benefits are based on your compensation before your contributions to the Plan are withheld from your paychecks.</p>
<p><i>Pre-Tax Contributions</i></p>	<p>Pre-tax contributions are withheld from your semi-monthly paychecks before federal and, in most cases, state and local income taxes are withheld. Thus, income taxes on pre-tax contributions are deferred until these contributions (as adjusted up or down for investment experience) are paid to you from the Plan. Generally, you can further defer paying income taxes by rolling over the payment from the Plan to another employer's retirement plan or your IRA. You do pay Social Security and Medicare taxes on your pre-tax contributions as they are withheld from your paychecks, and your earnings for your Social Security benefits are determined before withholding for those pre-tax contributions.</p> <p>You may elect withholding from your paychecks from 1% to 100% (in whole percentages) of your eligible pay for pre-tax contributions to your account under the Plan. However, the maximum amount of pre-tax contributions, for an individual who is not age 50 by December 31, 2021, is \$19,500 for 2021 (which is increased, from time to time, for inflation by the IRS). The maximum amount of pre-tax contributions for an individual, who is age 50 or older by December 31, 2021, is \$26,000 for 2021 (which is increased, from time to time, for inflation by the IRS). Note: a 100% election will result in a \$0 paycheck.</p> <p>When you make your election to have pre-tax contributions withheld from your paychecks, you</p>

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	<p>must also elect what you want to have happen for the remainder of a calendar year if your pre-tax contributions reach the maximum amount for that calendar year, such as the \$19,500 and \$26,000 limits for 2021. You have three choices:</p> <p><i>Option 1:</i> You may elect to have withholding from your paychecks continue at the same total percentage of your eligible pay but only for post-tax contributions. You will continue to receive PwC's matching contribution for the first 6% of your eligible pay that is withheld from each of your paychecks. For example, if you elected to have 10% of your eligible pay withheld from your paychecks for pre-tax contributions and 10% withheld for post-tax contributions, for a total of 20%, and you reach the \$19,500 limit for 2021 on pre-tax contributions (or \$26,000 if you will be age 50 or older by December 31, 2021), 20% will continue to be withheld only for post-tax contributions for the remainder of 2021.</p> <p><i>Option 2:</i> You may elect to have withholding from your paychecks reduced to 6% of your eligible pay but only for post-tax contributions. You will continue to receive PwC's matching contribution for the post-tax contribution that is withheld from each of your paychecks. For example, if you elected to have 10% of your eligible pay withheld from your paychecks for pre-tax contributions and 10% withheld for post-tax contributions, for a total of 20%, and you reach the \$19,500 limit for 2021 on pre-tax contributions (or \$26,000 if you will be age 50 or older by December 31, 2021), withholding will be reduced to 6% only for post-tax contributions for the remainder of 2021. Note that only for your paycheck during which you reach the limit on pre-tax contributions your total withholding will not be reduced. For example, if you elected to have a total of 20% of your eligible pay withheld, and 4% of your eligible pay was withheld from your September 15, 2021 paycheck as pre-tax contributions for you to reach the limit, then 16% would be withheld from that paycheck for post-tax contributions and starting with your September 30 paycheck withholding for post-tax contributions would be reduced to 6% for the remainder of 2021.</p>
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	<p><i>Option 3:</i> You may elect to stop all withholding from your paychecks. For example, if you elected to have 10% of your eligible pay withheld from your paychecks for pre-tax contributions and 10% withheld for post-tax contributions, for a total of 20%, and you reach the \$19,500 limit for 2021 on pre-tax contributions (or \$26,000 if you will be age 50 or older by December 31, 2021), withholding will be reduced to zero (0) for the remainder of 2021. PwC's matching contribution would also stop. Whichever Option you elect, pre-tax and post-tax contributions will automatically resume being withheld (at the same percentages that you last elected) from your next January 15 semi-monthly paycheck (i.e., during the next calendar year). For example, if your eligible pay for 2021 is \$114,000 (\$4,750 per semi-monthly paycheck, which is \$114,000 / 24) and you elected to have 20% withheld from each paycheck (\$950, which is 20% x \$4,750) for pre-tax contributions and to stop withholding after you reach the \$19,500 limit for an individual who is not age 50, then withholding for 2021 would stop after your November 15, 2021 paycheck (\$950 x 21 paychecks) and resume at 20% for pre-tax contributions from your January 15, 2022 paycheck. If you don't want withholding to automatically resume, then you must elect on-line to suspend your contributions by midnight Eastern Time on the preceding December 31 (if you want to elect by telephone, your election would have to be made by 4:00 p.m. Eastern Time on the last business day of December). You can also elect to change the percentage of your eligible pay that is withheld from your paychecks for resumption of your contributions.</p> <p>The amount of pre-tax contributions for certain higher-paid participants may be limited to less than the calendar-year maximum (see above) as a result of rules under the Internal Revenue Code for annual testing of the operation of the Plan.</p>
<p><i>Effect of Pre-Tax Contributions on Take-Home Pay</i></p>	<p>Both pre-tax and post-tax contributions that are withheld from your semi-monthly paychecks will reduce your take-home pay. But, with pre-tax contributions, the reduction in your take-home pay will be less than the amount of your contribution to the Plan because your taxable income and related</p>

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	<p>income tax withholdings will also be reduced. Due to this tax deferral, your pre-tax contributions to your account will always exceed the reduction in your take-home pay. This is true even before PwC's matching contributions are made to your account.</p>
<i>Post-Tax Contributions</i>	<p>Post-tax contributions are withheld from your semi-monthly paychecks after federal, and state and local, income taxes are withheld. You do not again pay income taxes on post-tax contributions when these contributions are paid to you from the Plan, but any investment gains are taxed and any losses reduce the amount that is paid. Thus, by making post-tax contributions you defer income taxes on any investment gains while the gains remain in the Plan. Generally, you can roll over a payment of post-tax contributions (and related investment gains) from the Plan to your IRA or to another employer's retirement plan if it accepts rollovers of post-tax contributions. As with pre-tax contributions, you pay Social Security and Medicare taxes on your post-tax contributions as they are withheld from your paychecks, and your earnings for your Social Security benefits are determined before withholding for those post-tax contributions.</p> <p>You may elect withholding from your paychecks of from 1% to 100% (in whole percentages) of your eligible pay for post-tax contributions to your account under the Plan.</p> <p>As with pre-tax contributions, the amount of post-tax contributions for certain higher-paid participants may be limited as a result of rules under the Internal Revenue Code for annual testing of the operation of the Plan.</p>
<i>Pre-Tax and Post-Tax Contributions</i>	<p>You can elect to have a combination of pre-tax and post-tax contributions (as described above) withheld from your semi-monthly paychecks to suit your individual needs. Any combination of pre-tax and post-tax contributions may not exceed 100% of your eligible pay for a paycheck.</p>
<i>Changing Your Contribution Election</i>	<p>You can change the percentage of your eligible pay that is withheld from your future semi-monthly paychecks and/or change the type or mix of contributions that are made to your account under the Plan (e.g., from post-tax to pre-tax or from pre-tax to post-tax). To be effective for your next</p>

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	<p>paycheck, an on-line change must be made by midnight Eastern Time on the last day of the preceding payroll period (or, if by telephone, the earlier of 4:00 p.m. Eastern Time or the stock market closing on the last business day of the preceding payroll period). Thus, for a change to be effective for the paycheck that you receive on the 15th day of a month, your on-line change must be made by midnight Eastern Time on the last day (or, if by telephone, the earlier of 4:00 p.m. Eastern Time or the stock market closing on the last business day) of the preceding calendar month; and, for a change to be effective for the paycheck you receive on the last business day of a month, your on-line change must be made by midnight Eastern time on the 15th day of that month (or, if by telephone, the earlier of 4:00 p.m. Eastern Time or the stock market closing on the last business day of the payroll period that ends on the 15th day of that month).</p> <p>To make a change to your contribution election you can visit Benefits Express Online through PwC HQ, or at https://www.lifeatworkportal.com/pwc.html, or you can call Benefits Express at (877) PwC-BenX (792-2369)*. You will need your PIN.</p> <p><small>*If you are telephoning Benefits Express from an international location, call (201) 363-3541. Hearing-impaired callers can call Benefits Express at (800) TDD-TDD4 (833-8334).</small></p>
<p><i>PwC's Matching Contribution</i></p>	<p>If you contribute to the Plan, then PwC makes a matching contribution. PwC's matching contribution is equal to 25% of the first 6% of your eligible pay that you have withheld from a paycheck, whether pre-tax or post-tax. For example, if you have 4% of your eligible pay withheld from a paycheck, PwC's matching contribution will be equal to 1% of your eligible pay for that paycheck. If you have 6% or more of your eligible pay withheld, PwC's matching contribution is equal to 1½% of your eligible pay. PwC's matching contribution is made paycheck-by-paycheck as your contributions are withheld from your semi-monthly paychecks. The amount of your eligible pay that could be taken into consideration for the plan year from October 1, 2020 through September 30, 2021 was limited by the Internal Revenue Code to \$285,000. From time to time, the limit is increased for inflation, as announced by the IRS. Therefore, PwC's matching contribution is</p>

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	<p>required to consider only eligible pay up to \$285,000 for 2020.</p> <p>If you intend to have pre-tax contributions, equal to the maximum amount for a calendar year (read the Pre-Tax Contributions section of this SPD for details), withheld from your paychecks, be aware that, depending on when that limit is reached, your matching contribution could be affected. For example, suppose a staff member, who is under age 50, has eligible pay of \$195,000 for a calendar year (or \$8,125.00 each semi-monthly paycheck), and wants to make pre-tax contributions of \$19,500 for 2021, which is the maximum amount for an individual who will not attain age 50 by December 31, 2021. This staff member could elect to have 10% of his or her eligible pay withheld from each semi-monthly paycheck. \$812.50 (10% of \$8,125.00) would be contributed to this staff member's account under the Plan from 24 semi-monthly paychecks, for a total of \$19,500. And, PwC's matching contribution for 2021 would be \$2,925.00. Alternatively, this staff member could have elected to have 12% of \$8,125.00 withheld from each semi-monthly paycheck and \$975.00 would be contributed to his or her account from 20 semi-monthly paychecks totaling \$19,500. Thereafter, no more contributions would be made for the remainder of 2021. And, PwC's matching contribution for 2021 would be \$2,437.50. Although the staff member's total pre-tax contribution of \$19,500 for 2021 is the same in either alternative, the amount of PwC's matching contribution would differ, as follows:</p>												
	<p><i>Staff Member Saving 10% of Eligible Pay</i></p> <p>A. 24 semi-monthly paychecks</p> <table border="0"> <tr> <td>1. Eligible pay per paycheck</td> <td align="right">\$8,125.00</td> </tr> <tr> <td>2. Staff member's contribution to the Plan per paycheck</td> <td align="right">\$812.50</td> </tr> <tr> <td>3. 25% of Line 2</td> <td align="right">\$203.13</td> </tr> <tr> <td>4. 1½% of Line 1 *</td> <td align="right">\$121.88</td> </tr> <tr> <td>5. PwC's matching contribution (lower of Line 3 or Line 4)</td> <td align="right">\$121.88</td> </tr> <tr> <td>6. PwC's matching contribution for</td> <td></td> </tr> </table>	1. Eligible pay per paycheck	\$8,125.00	2. Staff member's contribution to the Plan per paycheck	\$812.50	3. 25% of Line 2	\$203.13	4. 1½% of Line 1 *	\$121.88	5. PwC's matching contribution (lower of Line 3 or Line 4)	\$121.88	6. PwC's matching contribution for	
1. Eligible pay per paycheck	\$8,125.00												
2. Staff member's contribution to the Plan per paycheck	\$812.50												
3. 25% of Line 2	\$203.13												
4. 1½% of Line 1 *	\$121.88												
5. PwC's matching contribution (lower of Line 3 or Line 4)	\$121.88												
6. PwC's matching contribution for													

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	<p align="right">24 paychecks (24 x Line 5) \$2,9</p>																										
	<p>Staff Member Saving 12% of Eligible Pay</p> <p>A. First 20 semi-monthly paychecks</p> <p>B.</p> <table border="0"> <tr> <td>1. Eligible pay per paycheck</td> <td align="right">\$8,1</td> </tr> <tr> <td>2. Staff member's contribution to the Plan per paycheck</td> <td align="right">\$9</td> </tr> <tr> <td>3. 25% of Line 2</td> <td align="right">\$2</td> </tr> <tr> <td>4. 1½% of Line 1 *</td> <td align="right">\$1</td> </tr> <tr> <td>5. PwC's matching contribution (lower of Line 3 or Line 4)</td> <td align="right">\$1</td> </tr> <tr> <td>6. PwC's matching contribution for 20 paychecks (20 x Line 5)</td> <td align="right">\$2,4</td> </tr> </table> <p>C. Paychecks 21-24</p> <table border="0"> <tr> <td>7. Eligible pay per paycheck</td> <td align="right">\$8,</td> </tr> <tr> <td>8. Staff member's contribution to the Plan per paycheck</td> <td></td> </tr> <tr> <td>9. 25% of Line 8</td> <td></td> </tr> <tr> <td>10. 1½% of Line 1 *</td> <td align="right">\$</td> </tr> <tr> <td>11. PwC's matching contribution for paycheck (lower of Line 9 or Line 10)</td> <td></td> </tr> <tr> <td>12. PwC's matching contribution for paychecks 21-24 (4 x Line 11)</td> <td></td> </tr> <tr> <td>13. Total PwC matching contribution for calendar year (Line 6 + Line 12)</td> <td align="right">\$2,</td> </tr> </table> <p>*i.e., 25% of first 6% of semi-monthly eligible pay</p>	1. Eligible pay per paycheck	\$8,1	2. Staff member's contribution to the Plan per paycheck	\$9	3. 25% of Line 2	\$2	4. 1½% of Line 1 *	\$1	5. PwC's matching contribution (lower of Line 3 or Line 4)	\$1	6. PwC's matching contribution for 20 paychecks (20 x Line 5)	\$2,4	7. Eligible pay per paycheck	\$8,	8. Staff member's contribution to the Plan per paycheck		9. 25% of Line 8		10. 1½% of Line 1 *	\$	11. PwC's matching contribution for paycheck (lower of Line 9 or Line 10)		12. PwC's matching contribution for paychecks 21-24 (4 x Line 11)		13. Total PwC matching contribution for calendar year (Line 6 + Line 12)	\$2,
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	<p>As shown, if 10% of eligible pay is contributed from each paycheck then PwC's matching contribution for 2021 would be \$2,925.00 but if 12% is contributed then PwC's matching contribution would be \$2,437.50, even though in both instances the pre-tax contribution is \$19,500. It is possible for a staff member contributing 12% of eligible pay to also have a matching contribution of \$2,925.00. That staff member would continue to have 6% of his</p>																										

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	<p>or her eligible pay withheld from his or her paychecks for post-tax contributions to the Plan for the remainder of 2021 once the \$19,500 pre-tax limitation has been reached because PwC also matches post-tax contributions (read the Post-Tax Contributions section of this SPD for details).</p> <p>PwC's matching contributions are subject to a vesting requirement. If you terminate employment with PwC before your matching contributions are 100% vested, you forfeit the non-vested amount (read the Vesting section of this SPD for details). As with pre-tax and post-tax contributions, the amount of matching contributions for certain higher-paid participants may be limited as a result of rules under the Internal Revenue Code for annual testing of the operation of the Plan.</p>
<p><i>Rollover Contributions</i></p>	<p>In addition to the amount that you elect to have withheld from your semi-monthly paychecks for contribution to your account under the Plan, you can roll over into the Plan certain distributions you may have received from a retirement plan of a previous employer or amounts held in a traditional IRA. Rollover contributions are limited to certain otherwise taxable distributions from other savings, profit sharing, stock bonus plans, or traditional IRAs. Rollover contributions from a Roth IRA are unavailable under the Plan. The Plan accepts rollover contributions of after-tax contributions received from a retirement plan of a previous employer, and of after-tax contributions to a traditional IRA. Lump sum distributions from pension plans can also be rolled over into the Plan. Rollover contributions may be made before you are eligible to contribute to the Plan by withholding from your paychecks. Additionally, if you terminate employment, you may roll over a lump sum distribution that you receive from PwC's Retirement Benefit Accumulation Plan (RBAP), Retirement Wealth Builder Plan (RWBP), Retirement Wealth Builder Plan for Business Services Staff (Business Services Plan) and/or Retirement Plan for Employees of PwC into this Plan, provided that you have not received payment of your account from this Plan.</p> <p>Any rollover contribution that you make to the Plan</p>

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	<p>will be:</p> <ul style="list-style-type: none">● placed in your account,● invested according to your directions indicated on the rollover contribution form (read the Investing Your Account section of this SPD for details),● available for withdrawal during your employment, subject to the Plan's withdrawal rules (read the Withdrawals During Employment section of this SPD for details),● considered for determining the amount of a loan that you can take from your account (read the Loans section of this SPD for details), and● payable to you in full (as adjusted up or down for investment experience) upon your termination from PwC (read the Payment Of Your Account section of this SPD for details). <p>PwC does not make matching contributions in relation to rollover contributions that you make to the Plan.</p> <p>For information and instructions about making a rollover contribution to the Plan, you can visit Benefits Express Online through PwC HQ, or at https://www.lifeatworkportal.com/pwc.html, or you can call Benefits Express at (877) PwC-BenX (792-2369)*.</p> <p><small>*If you are telephoning Benefits Express from an international location, call (201) 363-3541. Hearing-impaired callers can call Benefits Express at (800) TDD-TDD4 (833-8334).</small></p>
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<p>Section 415(c) Limitation</p>	<p>For a calendar year, the sum of the contributions to your account under this Plan (your pre-tax and post-tax contributions and PwC's matching contributions) and PwC's contributions to your account under the Retirement Wealth Builder Plan (RWBP), or Retirement Wealth Builder Plan for Business Services Staff (Business Services Plan), may not exceed the limitation under section 415(c) of the Internal Revenue Code (section 415(c) limit). For 2021, the section 415(c) limit is the lesser of \$58,000 (which is increased, from time to time, for inflation, as announced by the IRS) or 100% of your "section 415(c) pay" (as described below) for that calendar year. The additional pre-tax contribution that you can make to your account if you will be age 50 or older by December 31st of a calendar year (read the Pre-Tax Contributions section of this SPD for details), \$6,500 for 2021, does not count against the section 415(c) limit.</p> <p>If the section 415(c) limit is exceeded, then contributions, made during that calendar year, would have to be debited from your accounts, starting with any post-tax contributions that you made to this Plan and any related matching contributions from PwC, followed, if necessary, by PwC's contributions to your RWBP (or Business Services Plan) account, and finally, if necessary, any pre-tax contributions that you made to this Plan and any related matching contributions from PwC. Any debited contribution would be adjusted for investment experience while it was in your account.</p> <p>Generally, your "section 415(c) pay" for a calendar year is your taxable pay reported as "Wages, Tips, Other Compensation" in Box 1 of your Form W-2 for that year plus your pre-tax contributions to this Plan, your pre-tax contributions to health care, dependent care and transportation flexible spending accounts, and the pre-tax premiums that you pay for medical, dental and other insurances and benefits.</p>
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<p>Investing Your Account</p>	<p><i>Your Responsibility For Directing The Investment Of Your Account</i></p>
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	<p>You are responsible for directing how your Plan account is invested. Just as you will benefit individually from any investment gains, you will bear any losses to your account. The information in this SPD is provided to help you understand your options under the Plan so that you can make informed elections for the investment of your account. PwC does not give investment advice, and it does not make any recommendation as to how you should invest your account. You can choose from ten target date funds and global stock, bond and inflation-responsive funds as well as funds covering a broad range of investments, each with its own objectives, risk and return characteristics, and fees and expenses. It is your responsibility to make sure you understand your options, including their risks, fees, and expenses, and that you make appropriate elections based on your personal circumstances. Before making your elections, you should carefully read the investment information that is available at Benefits Express Online through PwC HQ, or at https://www.lifetimeatworkportal.com/pwc.html, or you can call Benefits Express at (877) PwC-BenX (792-2369). If you are calling from an international location, call (201) 363-3541. Hearing-impaired callers can call (800) TDD-TDD4 (833-8334). Or, you may request fund information directly from that investment company. You should carefully evaluate the investment objectives, risk and return characteristics, and fees and expenses, of an option in light of your financial goals, and consult with your personal advisor(s), prior to making your elections.</p> <p><i>ERISA Section 404(c)</i></p> <p>Just as you will benefit individually from any investment gains, you will bear any losses to your account that result from your investment elections or from you being defaulted into a Morningstar Lifetime Moderate Index Fund because you did not make an affirmative election (see above). This Plan is a plan described in Section 404(c) of ERISA and in Section 2550.404c-1 of Title 29 of the Code of Federal Regulations. Under ERISA Section 404(c), the fiduciaries of the Plan may be relieved of liability</p>
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	<p>for any losses that result from your investment elections or from you being defaulted into a Morningstar Lifetime Moderate Index Fund because you did not make an affirmative election.</p> <p><i>Your Investment Options</i></p> <p>Funds</p> <p>You can invest your account among the following funds, which are briefly described. You should read the investment information about the funds, which is available through Benefits Express, before you make your elections for investing your account.</p> <p>For ease of understanding, the funds are categorized into three tiers. You can direct the investment of your account into as many or as few of the funds, within and across the tiers, as you determine is appropriate for you. The tiers are:</p> <p>Tier 1: These are the Morningstar Lifetime Moderate Index Funds, which are target date funds with passive investment allocations, tied to expected retirement dates of 2015, 2020, 2025, 2030, 2035, 2040, 2045, 2050, 2055 and 2060.</p> <p>Tier 2: These are broad asset category funds – global stock fund, bond fund, and inflation responsive fund – which, in turn, are comprised of component funds.</p> <p>Tier 3: These are individual funds across a range of sectors.</p>
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T i e r	Asset Class	Ticke r Sym bol	Fund	Passive or Active Management	Investment Objective	Target Return	Expected Relative Risk	Type of Investments
1	Target Date	N/A	Morningstar Lifetime Moderate Index Funds	Passive	Seeks a combination of total return and stability of principal consistent with an asset allocation targeted to retirement date	Approximate the Morningstar Lifetime Moderate Index	Moderate to High based on target retirement date	Invests in a blend of passive US and non-US stock and bond funds and cash investments employing asset allocation strategies designed to target a specific retirement date
2	Equity	N/A	Global Stock Fund	Passive	Seeks a global equity return based on a blend of passive US, developed non-US and emerging markets equity funds selected by the plan trustees	A blend of the S&P 500, Russell 2000, MSCI EAFE and MSCI Emerging Market Equity indexes based on a weighting determined by the plan trustees	Moderate to High	Invests in a blend of S&P 500, Russell 2000, MSCI EAFE and MSCI Emerging Markets Index fund
2	Fixed Income	N/A	Bond Fund	Active/Passive Blend	Seeks total return through investments in a blend of passive and active US fixed income strategies selected by the plan trustees	Exceed a blend of Bloomberg Barclays US Aggregate Bond Index and ICE LIBOR 3-month constant Maturity Index based on a weighting determined by the plan trustees	Moderate	Invests across the full spectrum of the fixed income market, including below investment grade, non-US and emerging market debt.
2	Balanc ed Inflati on Protecti on	N/A	Inflation Responsive Fund	Active/ Passive Blend	Seeks a return that is on average three percentage points higher than the consumer price index through a blend of funds that are expected to provide incremental returns during inflationary periods selected by the plan trustees	3% points over the consumer price index	Low to Moderate	Invests in a mix of direct real estate, Treasury inflation protected securities, global income (equity and fixed), bank loans, and global equity funds
3	Short- Term Invest ment Fund	N/A	Northern Trust Collective Short Term Investment Fund	N/A	Seeks principal preservation	FTSE 3-month T-bill	Low	Invests in high-grade, short-term money market instruments
3	Fixed Income	N/A	Intermediate Term Bond Fund	Active/Passive Blend	Seeks total return through investments in a blend of passive and active US intermediate duration fixed income funds selected by the plan trustees	Exceed the Bloomberg Barclays US Aggregate Bond Index	Low to Moderate	Invests primarily in US Treasuries, government-related, corporate and securitized bonds, and may invest in below investment grade, non-US and emerging market bonds
3	Fixed Income	CBDI X	Calvert Bond Portfolio I	Active	Seeks a high level of current income as is consistent with preservation of capital	Exceed the Bloomberg Barclays US Aggregate Bond Index	Moderate	Invests primarily in US Treasuries, government-related, corporate and securitized bonds, and may invest in below investment grade, non-US and emerging market bonds
3	Fixed Income	N/A	Northern Trust Long Government Bond Index Fund	Passive	Seeks to approximate the risk and return characteristics of the Bloomberg Barclays US Government Long Bond Index	Approximate Bloomberg Barclays Capital US Government Long Bond Index	Moderate	Invests primarily in long-dated US Treasuries and US government agency debt securities that are representative of the Bloomberg Barclays US Government Bond Index
3	Fixed Income	FIHB X	Federated Hermes Institutional High Yield Bond Fund	Active	Seeks high current income	Exceed Bloomberg Barclays US Corporate High Yield Index	Moderate to High	Invests primarily in below investment grade corporate fixed income securities, including debt issued by US or foreign businesses

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3	Balanced	MGS SX	MassMutual Select Blackrock Global Allocation Fund	Active	Seeks total return	Exceed Custom Blackrock Global Allocation Index	Moderate	Invests primarily in both equity and debt securities, including money market securities and other short-term debt obligations, of issuers located around the world, including emerging markets. It may also invest in companies of any kind or quality, real estate investment trusts and commodities and uses derivatives
3	Equity	N/A	Northern Trust S&P 500 Fund	Passive	Seeks to approximate the risk and return characteristics of the S&P 500 Index	Approximate the S&P 500 Index	Moderate to High	Invests primarily in common stock of US large capitalization companies by employing a replication technique which generally seeks to hold each S&P 500 Index constituent in its proportional index weight
3	Equity	NRG SX	Neuberger Berman Genesis Fund	Active	Seeks capital appreciation	Exceed the Russell 2000 Index	High	Invests primarily in common stock of US small capitalization companies that the manager believes to be undervalued companies whose current market shares and balance sheets are strong
3	Equity	N/A	Northern Trust Small Company Index Fund	Passive	Seeks to approximate the risk and return characteristics of the Russell 2000 Index	Approximate the Russell 2000 Index	High	Invests primarily in common stock of US small capitalization companies by employing a replication technique which generally seeks to hold each Russell 2000 Index constituent in its proportional index weight
3	Equity	NSRI X	Northern Global Sustainability Index Fund	Passive	Seeks to approximate the risk and return characteristics of the MSCI World ESG Leaders Index	Approximate the MSCI World ESG Leaders Index	Moderate to High	Invests primarily in common stocks of large and mid capitalization developed global companies in North America, Europe and Asia-Pacific by employing a replication technique which generally seeks to hold each MSCI World ESG Leaders Index constituent in its proportional index weight
3	Equity	N/A	Northern Trust Daily EAFE Index Fund	Passive	Seeks to approximate the risk and return characteristics of the MSCI EAFE Index	Approximate the MSCI EAFE Index	Moderate to High	Invests primarily in common stocks of non-US large and mid capitalization companies by employing a replication technique which generally seeks to hold each index constituent in its proportional index weight
3	Equity	N/A	Emerging Markets Equity Fund	Active	Seeks capital appreciation through investments in a blend of active value, core and growth style emerging markets funds selected by the plan trustees	Exceed the MSCI Emerging Market Equity Index	High	A multi-manager approach to enhance diversification across the style spectrum (from value to growth). Underlying managers invest in common stocks whose principal activities are located in emerging market countries.
3	Equity	N/A	Northern Trust Emerging Markets Index Fund	Passive	Seeks to approximate the risk and return characteristics of the MSCI Emerging Markets Index	Approximate the MSCI Emerging Market Index	High	Employs a replication technique which generally seeks to hold each index constituent in its proportional index weight

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	<p>Morningstar Lifetime Moderate Index Funds (Tier 1)</p> <p>You can invest your account in Morningstar Lifetime Moderate Index Funds based on ten target years—2015, 2020, 2025, 2030, 2035, 2040, 2045, 2050, 2055 and 2060. These funds provide access to diversified and professionally allocated investment strategies in which the "glide path" manager shifts a fund's asset allocation on a glide-path to adjust its risk/reward profile as the time to its target year gets shorter. The further away from the target year, the greater the allocation of that fund to domestic and international stock funds as opposed to fixed income funds. The premise of this asset allocation is that an investor with a longer time horizon may accept short-term ups and downs in stock market values in exchange for potentially higher returns over the long-term. Funds with less time until the target year have a higher allocation to fixed income funds, which typically yield lower returns but experience less fluctuation. Each fund's asset allocation is automatically adjusted as its target year nears to gradually shift assets away from stock investments and toward income-producing assets.</p> <p>After reviewing a Morningstar Lifetime Moderate Index Fund's asset allocation and comparing it to your own investment preferences, you can pick the fund for the year closest to your preference, such as your anticipated date of retirement or the year that you expect to begin drawing from your savings, if later. But, keep in mind that, like the other funds in which you can invest your account, these Morningstar Lifetime Moderate Index Funds can (and sometimes do) lose money--both before and after the fund reaches its target year.</p> <p>Before choosing a Morningstar Lifetime Moderate Index Fund, you should consider its asset allocation over the life of the fund, as well as its risk level, performance, and fees and expenses. Taking into account your risk tolerance, assets outside the Plan, and other personal factors, the fund with your anticipated retirement year may not necessarily be the best one for you. Also, because your risk tolerance and other circumstances can change over time, a fund that is appropriate for you today might not be appropriate in the future. Thus, you should periodically review your investment strategy.</p> <p>Asset Category Allocation Funds (Tier 2)</p> <p>The Global Stock, Bond, and Inflation Responsive Funds are</p>
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	<p>asset category funds that are appropriate if you want to invest your account by categories of assets but don't want to select the specific funds for investment. Accordingly, the Global Stock, Bond, and Inflation Responsive Funds are blended funds that are comprised of component funds. The trustees of the Plan periodically review the component funds and may adjust their weightings or substitute other component funds. The Global Stock and Bond Funds are rebalanced quarterly, or more frequently, if market movements cause the component fund investments to be five or more percentage points off of their target allocations. The component funds may be available as separate options in Tier 3.</p> <p>Individual Funds (Tier 3)</p> <p>These are individual funds covering a range of investments. You can invest your account in as many or as few of these funds as you choose, including as a supplement to investment in the Morningstar Lifetime Moderate Index Funds (Tier 1) and the Asset Category Allocation Funds (Tier 2). Note that the Intermediate Term Bond Fund is a blend of two individual funds.</p> <p>The trustees of the Plan may, from time to time, replace any or all of its investment options with others or may add or remove options.</p>
	<p>Additional Information</p> <p>Additional information about each investment option such as its investment management fees, administrative fees, transaction costs, and other operating expenses, that reduce its rate of return, a copy of its prospectus or other reports, the value of its shares or units and its current and past performance is available at Benefits Express Online through PwC HQ, or at https://www.lifetimeportal.com/pwc.html, or you can call Benefits Express at (877) PwC-BenX (792-2369).</p> <p>If you are telephoning from an international location, call (201) 363-3541. Hearing-impaired callers can call (800) TDD-TDD4 (833-8334). Or, you may request information directly from the investment company for that fund.</p>
	<p><i>Making Your Investment Elections</i></p> <p>Future Contributions</p>

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	<p>Your election to invest a contribution to your account in an investment option must be in a whole increment of 1%. In other words, you can invest 1%, 5%, 12%, 28%, 100%, etc. of the contribution to your account in any one option. You can invest in as many or as few of the funds as you wish. The sum of the percentages that you elect must add up to 100%.</p> <p>You may change your investment elections for future contributions to your account effective for the contribution that is withheld (and PwC's matching contribution, if any) from your next semi-monthly paycheck, provided that the change is made by the earlier of 4:00 p.m. Eastern Time or the stock market closing on that payday. Changes must be in whole increments of 1%.</p> <p>The investment options under this Plan, PwC's Retirement Wealth Builder Plan (RWBP), Retirement Wealth Builder Plan for Business Services Staff (Business Services Plan) and, except for the Lazard Emerging Markets Fund, Retirement Benefit Accumulation Plan (RBAP) are identical. However, you must make separate investment elections for each plan. For example, the investment election that you make for future contributions to your account under this Plan will not apply to the RWBP or Business Services Plan.</p> <p>Transferring And Reallocating The Investment Of Your Account</p> <p>You can invest your existing account differently from future contributions to your account. Unless you do so, your account will remain invested in accordance with your election for future contributions.</p> <p>There are two ways that you can re-direct the investment of your existing account, a transfer or a reallocation. A transfer is a sale of a percentage (from 1% - 100% in whole increments of 1%, as you decide) of, or whole dollars invested in, a particular fund(s) in your account and the purchase, with the proceeds from that sale, of another fund(s). A transfer does not affect the way future contributions to your account are invested. If you want to sell a certain fund in which your account is invested and not invest future contributions to your account in that fund, then you must separately re-elect the investment of future contributions to your account away from that particular fund.</p>
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	<p>A reallocation is a redistribution of your account from the fund(s) in which it is invested to a different weighting of the investment options under the Plan. For example, suppose your election applies 50% of the contributions to your account to purchase fund A and 50% to purchase fund B, but over time, because of their different investment performances, fund A is now 70% of your account and fund B is 30%. You can reallocate your account back to an equal weighting of fund A and fund B, which means that enough shares of fund A would be sold, with the proceeds applied to purchase fund B, so that after the sale and purchase fund A and fund B are each again 50% of the value of your account. Reallocations must be in whole increments of 1%.</p> <p>You can elect an automatic quarterly, semi-annual, or annual reallocation or you can elect a one-time reallocation of your account. If you elect an automatic reallocation, it will be executed on the last business day of the respective calendar period (for example the last business day of the quarter). Your account will be automatically reallocated based on your existing election until you change or cancel it.</p> <p>Note: any quarterly, semi-annual, or annual fund reallocation will be effective the last business day of such period and will remain in effect until you delete or change it.</p> <p>A reallocation does not affect the way future contributions to your account are invested. If you want to sell a certain fund in which your account is invested and not invest future contributions to your account in that fund, then you must separately re-elect the investment of future contributions to your account away from that particular fund. You can elect a one-time reallocation of your account at any time, unless there is a pending reallocation. Any pending reallocations must be deleted before a one-time reallocation or a transfer can be elected.</p> <p>Transfer and reallocation requests made on any business day, by the earlier of 4:00 p.m. Eastern Time or the stock market closing, will be executed at that day's closing prices. Any requests made after the stock market closing, over a weekend, or on a day that the stock market or Benefits Express is closed, will be executed at the close of the stock market on its next open day.</p>
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	<p>The investment options under this Plan, the RWBP, and Business Services Plan are identical. And, for staff members who have accounts under the Retirement Benefit Accumulation Plan For Employees Of PwC, its investment options are the same as this Plan except that it does not have the Lazard Emerging Markets Fund. However, you must make separate investment elections for each plan. For example, a transfer election that you make for your account under this Plan will not apply to the RWBP or the Business Services Plan.</p> <p>Where To Make Your Election For The Investment Of Your Account</p> <p>You should make your investment elections at Benefits Express Online through PwC HQ, or at https://www.lifeatworkportal.com/pwc.html, or you can call Benefits Express at (877) PwC-BenX (792-2369). If you are calling from an international location, call (201) 363-3541. Hearing-impaired callers can call (800) TDD-TDD4 (833-8334).</p> <p>PwC attempts to make Benefits Express available to you 24 hours each day. Occasionally it may not be available, or for other reasons it may not be possible to execute your investment elections or other directions. PwC and its representatives are not responsible for investment elections, and other directions, that cannot be given or executed on those occasions.</p> <p><i>Default Investment Elections</i></p> <p>If you do not direct the investment of your account, it will be invested (other than contributions made prior to July 1, 2008), by default, for you in a Morningstar Lifetime Moderate Index Fund based on your year of birth. This default investment will occur if you do not make an affirmative investment election by 4:00 p.m. Eastern Time or stock market closing on the semi-monthly payday that coincides with the first contribution to your account as a result of automatic enrollment (read the Automatic Enrollment If You Don't Make Your Own Contribution Election section of this SPD for details). Your account will be invested in the default Morningstar Lifetime Moderate Index Fund until you make an affirmative election. A default</p>
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	<p>investment is not an approach that is recommended by PwC. PwC emphasizes that you are responsible for affirmatively electing the investment of your account, from the funds and 10 Morningstar Lifetime Moderate Index Funds that are available, to best meet your personal circumstances. Even if you decide to invest in the default Morningstar Lifetime Moderate Index Fund that is determined for you based on the chart below, you should affirmatively elect it.</p> <p>Default investment elections are determined according to years of birth.</p> <p>If you began participating in the plan, prior to July 1, 2020, and you did not make an investment election, your account has been invested based on your year of birth as follows:</p>	
	Year of Birth	Default Morningstar Lifetime Moderate Index Fund
	Before 1960	2015 Fund
	1960 through 1964	2020 Fund
	1965 through 1974	2030 Fund
	1975 through 1984	2040 Fund
	1985 through 1994	2050 Fund
	1995 and Later	2060 Fund
	<p>If you began participating in the plan, on or after July 1, 2020, and you did not make an investment election, your account has been invested based on your year of birth as follows:</p>	

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	<p><u>Year of Birth</u></p> <p><u>Default Morningstar Lifetime Moderate Index Fund</u></p> <p>Before 1952 2015 Fund</p> <p>1953 through 1957 2020 Fund</p> <p>1958 through 1962 2025 Fund</p> <p>1963 through 1967 2030 Fund</p> <p>1968 through 1972 2035 Fund</p> <p>1973 through 1977 2040 Fund</p> <p>1978 through 1982 2045 Fund</p> <p>1983 through 1987 2050 Fund</p> <p>1988 through 1992 2055 Fund</p> <p>1993 or later 2060 Fund</p> <p><i>Valuation Of Your Account</i></p> <p>Your account is valued each day that shares are traded on a United States national stock exchange at that day's closing prices. Any interest, dividends, or other earnings are automatically reinvested in the fund(s) from which they were paid.</p>
<p><i>Fees and Expenses</i></p>	<p>The return to your account from its investment in an investment option under the Plan is net of expenses that are imposed by the investment manager for that option, such as its investment management fees, transaction costs, and redemption fees (read the Investing Your Account section of this SPD for details).</p> <p>Currently, PwC pays all administrative expenses for the maintenance of your account (but not investment fees and expenses, as described above) while you are employed, but it does reserve the right to change this policy. After you terminate employment with PwC, each October 1 (or next business day if October 1 is not a business day) your account is charged an annual maintenance fee for a portion of the administrative expenses for the preceding 12 months, unless you request that your account be paid to you and your request is accepted by no later than the earlier of 4:00 p.m. Eastern Time or stock market closing</p>

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	<p>on the immediately preceding September 30 (or last business day of September if September 30 is not a business day). When you terminate, the charge is prorated for the number of months remaining before October 1. Details about the charge, including the amount, are distributed to you when you terminate. For example, if you terminate on July 1, 2021, and do not request payment by the earlier of 4:00 p.m. Eastern Time or stock market closing on September 30, 2021, you will be charged 25% (3 months out of 12) of the annual maintenance fee on October 1, 2021. However, if you request payment by the earlier of 4:00 p.m. Eastern Time or stock market closing on September 30, 2021, you will not be charged any amount for the annual maintenance fee on October 1, 2021.</p>
<p><i>Information About Your Account</i></p>	<p>Information about your account under the Plan is provided in three ways:</p> <ul style="list-style-type: none"> ● Daily information, including your account balance and investment elections, is available at Benefits Express Online or by calling Benefits Express. ● 30 business days after the end of each calendar quarter, an account statement for that quarter is available at Benefits Express Online. ● Each February, an annual statement for the preceding calendar year is mailed to your home. <p>Benefits Express Online can be reached through PwC HQ, or at https://www.lifeatworkportal.com/pwc.html. You can call Benefits Express at (877) PwC-BenX (792-2369). If you are telephoning from an international location call (201) 363-3541. Hearing-impaired callers can call (800) TDD-TDD4 (833-8334).</p>
<p><i>Vesting</i></p>	<p>Vesting refers to your right to keep your Plan account after you terminate employment with PwC. You are always 100% vested in -- that is, you always have a nonforfeitable right to -- your contributions (as adjusted up or down for investment experience) that were withheld from your semi-monthly paychecks, whether pre-tax or post-tax. You are also always 100% vested in any rollover contributions you may have made to the Plan. In contrast, PwC's matching contributions are subject to a vesting requirement. If you terminate employment before the matching contributions in your account are 100% vested, then, generally, the non-</p>

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vested percentage of those matching contributions (as adjusted up or down for investment experience) will be forfeited (read the Forfeiture Of Non-Vested Amount section of this SPD for details). The percentage of PwC's matching contributions (as adjusted up or down for investment experience) that is vested is based on your years of vesting service, according to the following schedule:

Completed Years of Vesting Service	Vested Percentage
Less than 2	0%
2	20%
3	40%
4	60%
5 or more	100%

A year of vesting service is a computation period (October 1 - September 30) during which you are credited with at least 1,000 hours of service (as described below) and are at least age 17. Vesting credit is based on your total years of vesting service, even if you were not a participant in the Plan because, for example, you had not elected to have contributions withheld from your semi-monthly paychecks, or you were a student intern.

An hour of service is each hour for which you are paid, or entitled to payment, for time worked or for paid absences, such as vacations, holidays, illness, short term disability, jury duty, or certain other approved absences. In addition,

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	<p>certain periods of unpaid leave are treated as hours of service. Hours of service are taken from your timesheets.</p> <p>However, no more than 501 hours of service will be credited to you for any single, continuous period during which you do not work due to vacation, holiday, illness, incapacity (including long-term disability), layoff, jury duty, military duty, or leave of absence.</p> <p>Employment since July 1, 1998 with PwC, or any member firm of the PwC network, is credited for vesting. Please notify PwC's National Benefits Department* if you are joining the Plan with prior employment with PwC or a member firm of the PwC network (including outside the United States), or commencing employment outside the United States, to ensure that your years of vesting service are credited. Additionally, employment with legacy Price Waterhouse LLP and legacy Coopers & Lybrand LLP is also credited through June 30, 1998. Please notify PwC's National Benefits Department* if you are joining the Plan with prior employment with either of those legacy firms. You also become 100% vested in PwC's matching contributions (as adjusted up or down for investment experience) if, while employed by PwC, you:</p> <ul style="list-style-type: none"> ● attain age 62 (the Plan's normal retirement age), ● commence benefits under PwC's Long Term Disability Plan, or ● die <p>In addition, if you die while on qualified military service, you also become 100% vested.</p> <p><small>*PwC's National Benefits Department can be reached at 800-297-2383</small></p>
<p><i>Payment of Your Account</i></p>	<p>After your employment with PwC terminates, the vested portion of your account under the Plan is payable to you. A transfer of employment from one PwC member firm to another PwC member firm is not a termination of employment after which your account is payable. Special rules apply if you are on a qualified military leave, and you should contact Benefits Express.</p> <p>If you die before the vested portion of your account is paid to you, then the vested portion is payable to your beneficiary</p>

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	<p>(read the Designating Your Beneficiary And Payment After Your Death section of this SPD for details)</p> <p>The only form of payment from the Plan is a single lump sum that is equal to the vested portion of your account, unless you were an employee of legacy Coopers & Lybrand LLP (read the Legacy C&L Employees section of this SPD for details).</p> <p>If the vested amount of your account exceeds \$1,000 (excluding rollover contributions as adjusted up or down for investment experience), you may elect, after your termination of employment, to receive payment of that amount or you may defer payment. If you defer payment, your account will remain invested in accordance with your elections. Payment will be made at such future time as you elect, but it must occur by the later of July 1 of the calendar year following the later of the calendar year during which you attain age 72 or you terminate. If you request payment within 31 days of your termination of employment, the investment(s) in your account will be sold on the Tuesday immediately following or concurrent with the 31st day after your termination of employment. If you request payment after 31 days from your termination of employment, the investment(s) in your account will be sold on the Tuesday immediately following the day you request payment, provided, however that if you request payment on a Tuesday before the earlier of 4:00pm and close of market, the investments in your account will be sold on the day you request payment. If shares are not traded on a U.S. stock exchange on such a Tuesday, your investments will be sold on the next day on which shares are traded. Your payment will be issued as soon as is practicable.</p> <p>To arrange for payment, you must visit Benefits Express Online at https://www.lifeatworkportal.com/pwc.html, or call Benefits Express at (877) PwC-BenX (792-2369). If you are calling from an international location call (201) 363-3541. Hearing-impaired callers can call (800) TDD-TDD4 (833-8334).</p> <p>If on the last day (on which shares are traded on all U.S. stock exchanges) of the second month following the month during which you terminate employment, the vested amount of your account is \$1,000 or less (excluding rollover contributions as adjusted up or down for investment experience), its investment(s) will be sold and that vested amount will be paid to you. Your payment will be issued as</p>
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	<p>soon as is practicable. For example, if you terminate employment in February and the vested amount of your account is \$1,000 or less on the last day in April on which shares are traded on all U.S. stock exchanges, then your investments will be sold and your payment will be issued.</p> <p>No interest, or other earnings, is paid for the period after the investment(s) in your account is sold until the check for your payment is cashed.</p> <p>Generally, payment of your account from the Plan is subject to income tax, except any after-tax contributions that you had withheld from your semi-monthly paychecks. The payment can be rolled over to your IRA or to another retirement plan if it accepts rollover contributions. The forms that you complete to arrange for your payment are accompanied by a notice of the Internal Revenue Service that explains the federal income tax treatment of the payment and your choices for rolling it over.</p> <p>If a check or benefit payment remains uncashed for a period of 180 days, the distribution amount will be deposited into an account held by the Plan and will remain there until you or your beneficiary makes a claim for the payment.</p> <p><i>CARES Act Required Distribution Waiver</i></p> <p>If you or your beneficiary were required to receive an initial required minimum distribution in 2020 (or you have a required beginning date of July 1, 2021 because you reached age 72 in 2020), such distribution is deemed waived unless you or your beneficiary affirmatively elect to receive an initial required minimum distribution. If you or your beneficiary elect to receive an initial required minimum distribution in 2020 or 2021, a direct rollover will be offered only for distributions that would be eligible rollover distributions in the absence of this CARES Act Required Distribution Waiver.</p>
<p><i>Forfeiture of Non-Vested Matching Contributions</i></p>	<p>If your employment terminates for any reason before your account is 100% vested (read the Vesting section of this SPD for details), the non-vested amount of PwC's matching contributions (as adjusted up or down for investment experience) will be forfeited on whichever of the following dates comes first:</p> <ul style="list-style-type: none">● the date on which the investment(s) in your account is (are) sold in order to pay the vested amount of your

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	<p>account to you; or</p> <ul style="list-style-type: none">• the first October 1 after you incur five consecutive one-year breaks in service. A one-year break in service is a vesting computation period (October 1 to September 30) during which you are not credited with at least 501 hours of service. <p>Example: Suppose you resign on August 1, 2020 with 4 years of vesting service and the value of PwC's matching contributions (after adjustment up or down for investment experience) is \$10,000. At that time, \$6,000 (60%) of those matching contributions is vested and \$4,000 (40%) is not vested. During that August, you request payment of your account under the Plan, which includes the \$6,000 of vested matching contributions. The \$4,000 of non-vested matching contributions would be forfeited on September 30, 2020 when your investment(s) is (are) sold to pay the vested portion of your account to you. If you do not request payment of the vested amount of your account when you resign, and thereafter do not do so by September 30, 2025, the non-vested amount of PwC's matching contributions (after adjustment up or down for investment experience) will be forfeited on October 1, 2025 since you will have incurred five consecutive one-year breaks in service. If, on October 1, 2025, the value of PwC's matching contributions has increased, because of investment gains, to \$12,000, then \$4,800 (40%) would be forfeited and \$7,200 (60%) would be yours to leave in your account for future payment together with the contributions that were withheld from your semi-monthly paychecks. Similarly, if the value of PwC's matching contributions had decreased, because of investment losses, to \$9,000, then \$3,600 (40%) would be forfeited and \$5,400 (60%) would be yours.</p> <p>Suppose, in the above example, that you are rehired by PwC on October 2, 2024 and continue to work for PwC. The non-vested amount of PwC's matching contributions would not be forfeited on October 1, 2025 because, by returning to work and being credited with more than 500 hours of service during the vesting computation period from October 1, 2024 - September 30, 2025, you would not have incurred five consecutive one-year breaks in service after your termination of employment on August 1, 2020. Your years of vesting service (read the Vesting section of this SPD for details), both before and after your rehire, would count toward vesting in the contributions that were made to your account before your rehire and the contributions that</p>
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	<p>are made after your rehire. But, if you again terminate employment before PwC's matching contributions are 100% vested, then the non-vested amount will be forfeited according to these rules.</p> <p>Any amounts that are forfeited are used to reduce the matching contributions that PwC makes to the Plan. Forfeitures are not used to increase the benefits of other participants.</p>
<p><i>Restoration of Forfeiture</i></p>	<p>If you elect to receive a payment of your matching contributions from the Plan following your termination that results in a forfeiture of your non-vested amounts, such forfeited amounts can be restored to a reestablished account if you are rehired before you incur five consecutive one-year breaks in service. If you are rehired before you incur five consecutive one-year breaks in service (as described in the Forfeiture Of Non-Vested Matching Contributions section of this SPD) after the forfeiture, then the forfeited amount will be restored, provided that you redeposit to the Plan the amount that was previously paid to you (consisting of your contributions and PwC's matching contributions). You must make the redeposit within five years after you are rehired.</p> <p>For example, suppose you resign on August 1, 2020 and at that time elect to receive a payment of your account, and your account balance of \$15,000 consists of \$12,000 of your contributions and \$3,000 of PwC's matching contributions, 60% of which is vested. \$1,200 of matching contributions (40%) is forfeited on September 30, 2020 when the investment(s) in your account is (are) sold in order to pay \$13,800 to you, consisting of \$12,000 of your contributions and \$1,800 of matching contributions (60%). If you are rehired and credited with more than 500 hours of service during a vesting computation period before the vesting computation period that ends on September 30, 2025, the \$1,200 (without any earnings) of matching contributions would be restored to a reestablished account, if, by no later than five years from the date of your rehire, you redeposit the \$13,800 to the Plan.</p> <p>Restoration of a previous forfeiture does not mean that you are immediately 100% vested in the restored matching contributions. Your vesting percentage will be based upon your years of vesting service (read the Vesting section of</p>

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	<p>this SPD for details). Your years of vesting service, both before and after your rehire, will count toward vesting in restored matching contributions if you are rehired before you have incurred five consecutive one-year breaks in service. If you are rehired after you have incurred five consecutive one-year breaks in service, the forfeiture is permanent. Regardless of when you are rehired, your years of vesting service, both before and after your rehire, will count toward vesting in PwC's matching contributions that are made to your account after your rehire. But, if you again terminate employment before your account is 100% vested, then the non-vested matching contributions will again be subject to forfeiture (read the Forfeiture Of Non-Vested Amount section of this SPD for details).</p>
<p><i>Legacy C&L Employees</i></p>	<p>A special annuity form of payment applies to staff members who made after-tax, rollover or qualified voluntary employee contributions to the Coopers & Lybrand Multi-Investment Accumulation Plan (MAP) or to the Coopers & Lybrand Retirement Plan prior to 1993.</p> <p>If you are a legacy C&L employee who made any of those contributions, and you are married, a withdrawal during your employment, or payment after your termination, from your Plan account must be in the form of a joint and survivor annuity with your spouse, unless you have your spouse's written and notarized consent to payment in a lump sum. Your spouse must also consent if you want to have a loan from your Plan account. If you die while married, prior to having received a lump sum payment (with spousal consent) of your account or having commenced receiving a joint and survivor annuity with your spouse, and have not designated someone other than your spouse (with your spouse's consent) as the beneficiary of your account, it will be paid to your spouse in the form of a life annuity. Your spouse can elect a lump sum payment of your account instead of a life annuity. If you are unmarried, a withdrawal during your employment, or payment after your termination, from your Plan account must be in the form of an annuity for your life, unless you elect payment in a lump sum.</p>
<p><i>Withdrawals During Employment</i></p>	<p>While you are employed by PwC, you can make certain withdrawals from your Plan account. There are, however, restrictions on withdrawals of your pre-tax contributions prior to your attaining age 59½, and you cannot withdraw any unvested matching contributions (read the Vesting section of this SPD for details). Any withdrawal of other</p>

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	<p>than post-tax contributions is subject to income tax. Additionally, those taxable withdrawals before you are age 59½ are subject to a 10% excise tax, other than for limited exceptions such as a qualifying disability or qualifying medical expenses. Because these taxes are significant, and because any withdrawal permanently reduces the amount in your account, you should carefully consider whether a withdrawal is the best way to meet your financial needs.</p> <p>The forms that you must complete to arrange for a withdrawal are accompanied by a notice of the Internal Revenue Service that explains the federal income tax treatment of your withdrawal. You can apply for a withdrawal at Benefits Express Online through PwC HQ, or at https://www.lifeatworkportal.com/pwc.html, or you can call Benefits Express at (877) PwC-BenX (792-2369). If you are telephoning from an international location, call (201) 363-3541. Hearing-impaired callers can call (800) TDD-TDD4 (833-8334).</p> <p>Withdrawals are made in a specified order: regular withdrawals, age 59½ withdrawals, and hardship withdrawals, as follows:</p> <p><i>Regular Withdrawals (post-tax contributions, rollover contributions, and vested matching contributions)</i></p> <p>All or part of the post-tax contributions that were withheld from your semi-monthly paychecks, any rollover contributions that you may have made to the Plan, and vested matching contributions that were made by PwC may be withdrawn from your Plan account for any reason at any time, and those contributions (as adjusted up or down for investment experience) are debited in that order. Additionally, certain participants, who were employees of legacy C&L may be required to withdraw qualified voluntary employee contributions that were made under the Coopers & Lybrand Multi-Investment Accumulation Plan prior to withdrawing vested matching contributions (read the Legacy C&L Employees section of this SPD for details).</p> <p>If you have been eligible to contribute to the Plan by electing withholding from your semi-monthly paychecks for fewer than five plan years (October 1 through September 30), you may withdraw only vested matching contributions that have been in your account for at least 24 months, determined as of the date of the withdrawal. After you</p>
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	<p>attain age 59½, you may withdraw vested matching contributions regardless of how long they have been in your account.</p> <p>If you withdraw a portion of PwC's matching contributions from your account at a time when you are only partially vested (read the Vesting section of this SPD for details), the value of the vested portion of the matching contributions remaining in your account after the withdrawal is determined under a special rule, as follows:</p> <ul style="list-style-type: none">• First, the amount of withdrawn matching contributions is added back to the matching contributions that are in your account,• Second, the amount of matching contributions included in any outstanding loan against your account is added back to the matching contributions that are in your account,• Third, your vested percentage is applied to your matching contributions, including withdrawn matching contributions and matching contributions included in an outstanding loan, and• Fourth, the amount of withdrawn matching contributions and amount of matching contributions included in any outstanding loan are then subtracted from the total vested amount to determine the vested amount of matching contributions that remain in your account. <p><i>Example:</i> At a time when the value of the matching contributions in your account is \$1,000 and you are 40% vested (i.e., \$400), you withdraw \$200 of those vested matching contributions and you also take a loan against your account that includes the remaining \$200 of those vested matching contributions. You have \$600 of matching contributions left in your account. One year later, the value of the matching contributions in your account has increased to \$825 and you are 60% vested, and the amount of matching contributions included in the outstanding balance of your loan is \$175.</p> <p>The amount of your vested matching contributions is \$345, determined as follows:</p> <ul style="list-style-type: none">• First, the \$200 of withdrawn matching contributions is added back to the matching contributions that are in
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	<p>your account,</p> <ul style="list-style-type: none">• Second, the \$175 of matching contributions included in the outstanding loan against your account is added back to the matching contributions that are in your account,• Third, your vested percentage is applied to your matching contributions, including withdrawn matching contributions and matching contributions included in the outstanding loan, which results in vested matching contributions of \$720 (60% x (\$825 + \$200 + \$175)), and• Fourth, the \$200 of withdrawn matching contributions and the \$175 of matching contributions included in the outstanding loan are subtracted from the \$720, which leaves your account with vested matching contributions of \$345 (\$720 - \$200 - \$175). <p><i>Age 59½ Withdrawals (pre-tax contributions)</i></p> <p>After you attain age 59½, all or part of the pre-tax contributions (as adjusted up or down for investment experience) that were withheld from your semi-monthly paychecks may be withdrawn from your Plan account for any reason at any time, provided that you have already withdrawn (see above) all of your post-tax contributions, rollover contributions, qualified voluntary employee contributions (if applicable), and vested matching contributions (each as adjusted up or down for investment experience).</p> <p><i>Hardship Withdrawal (withdrawal of pre-tax contributions before age 59½)</i></p> <p>Before you attain age 59½, pre-tax contributions (as adjusted down for investment experience) that were withheld from your semi-monthly paychecks may be withdrawn from your Plan account only if you can certify that the amount of the withdrawal is for an immediate and heavy financial need that cannot reasonably be met otherwise than by the withdrawal.</p> <p>Any earnings, on pre-tax contributions, credited to your account after December 31, 1988 are not available for withdrawal.</p> <p>Your request for a withdrawal will be deemed to be for an</p>
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	<p>immediate and heavy financial need if it is for:</p> <ul style="list-style-type: none">● Expenses for (or necessary to obtain) medical care that would be deductible under Section 213(d) of the Code determined without regard to the limitation in Section 213(a) of the Code, or● Costs directly related to the purchase (excluding mortgage payments) of your principal residence, or● Payment of tuition, related educational fees, and room and board expenses, for up to the next 12 months of post-secondary education for you, your spouse, child(ren) or dependent(s), or● Payment(s) necessary to prevent your eviction from your principal residence, or foreclosure on the mortgage on your principal residence, or● Payment(s) for burial or funeral expenses for your deceased parent(s), spouse, children or dependent(s), or● Expenses for the repair of damage to your principal residence that would qualify for the casualty deduction on Schedule A to your federal income tax return (Form 1040) determined without regard to whether the loss exceeds 10% of your adjusted gross income.● If you reside in an area that has been affected by recent natural disasters, e.g., Hurricanes Sandy, Matthew, Harvey, Irma and Maria; the 2016 Louisiana floods and 2017 California wildfires; or the Hawaii volcano eruptions or any other natural disaster where such relief is provided by the IRS, you will be able to take a withdrawal from your vested account balance without incurring the 10% additional tax on distributions before age 59 ½, and the ordinary tax on the withdrawal would be prorated over the three-year period beginning with the tax year including the distribution date. <p>Further, if you receive a qualified hurricane distribution, you may make one or more contributions to repay the distribution to the plan, during the three-year period after receiving the distribution. This repayment would be treated as a trustee-to-trustee transfer.</p> <p>You will automatically satisfy the requirement that your</p>
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	<p>immediate and heavy financial need (see above) cannot reasonably be met otherwise than by the hardship withdrawal if you have already obtained, from your Plan account, all withdrawals during employment that are available (see above) other than this hardship withdrawal and all loans that are available. If your financial need is for the purchase of your principal residence and the mortgagor will not allow you to borrow your down payment, then it is not required that you have obtained all loans.</p> <p><i>Coronavirus-Related Distributions</i></p> <p>If you were impacted by the Coronavirus, you may elect to withdraw up to \$100,000 (or vested account balance, if less) as a Coronavirus-Related Distribution. Coronavirus-Related Distributions must be made on or after January 1, 2020 and before December 31, 2020. If you received a Coronavirus-Related Distribution, you can make one or more contributions to the Plan in an amount less than your distribution, at any time over the next 3 years starting the day after you received your distribution. If you make this repayment, it will be treated as an eligible rollover contribution, which was transferred to the Plan in a direct trustee to trustee transfer within 60 days of the distribution.</p> <p><small>*If you are telephoning Benefits Express from an international location, call (201) 363-3541. Hearing-impaired callers can call Benefits Express at (800) TDD-TDD4 (833-8334).</small></p>
<p>Loans</p>	<p>You can apply for a loan from the vested amount of your Plan account. Vested amount means the current value of contributions that were withheld from your semi-monthly paychecks plus the current value of any rollover contributions that you may have made to the Plan plus the current value of PwC's matching contributions in which you are vested.</p> <p>Loans are available to participants in the Plan who are actively employed by PwC at the time that the loan is applied for. You may have up to two loans outstanding at one time, subject to the rules described below.</p> <p><i>Amount Of A Loan</i></p> <p>The minimum amount that you may borrow at one time is \$500. The maximum amount that you may borrow at one time is the lesser of (a) 50% of the vested amount of your account or (b) \$50,000 reduced by the sum of the highest balances of all loans you had outstanding from the Plan during the one-year period ending on the day before the</p>

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loan is made less the current loan balance on the date of the loan.

For example, if at the time you request a loan:

- the vested amount of your account is \$80,000,
- you have an outstanding loan balance of \$20,000, and
- and the highest balances of all loans that you had outstanding from the Plan during the prior one-year period was \$35,000

The maximum amount you may borrow (including your current loan balance) is \$35,000. That is, the lesser of (a) \$40,000 (50% of \$80,000) or (b) \$35,000 (\$50,000 – (\$35,000 - \$20,000)). Since you already have one outstanding loan balance of \$20,000, you may take out a second loan for up to \$15,000.

If you reside in an area that has been affected by recent natural disasters, e.g., Hurricanes Sandy, Matthew, Harvey, Irma and Maria; the 2016 Louisiana floods and 2017 California wildfires; or the Hawaii volcano eruptions or any other natural disaster where relief is provided by the IRS, you may be eligible for additional loan relief. For more information, visit Benefits Express Online through PwC HQ, or at <https://www.lifeatworkportal.com/pwc.html>, or call Benefits Express at (877) PwC-BenX (792-2369)*.

*If you are telephoning Benefits Express from an international location, call (201) 363-3541. Hearing-impaired callers can call Benefits Express at (800) TDD-TDD4 (833-8334).

Loan made to a Coronavirus- impacted Individual on or after March 27, 2020 and before September 22, 2020:

If you were negatively impacted by the Coronavirus, you were eligible to borrow up to the lesser of (a) 80% of the vested amount of your account or (b) \$90,000 reduced by the sum of the highest balances of all loans you had outstanding from the Plan during the one-year period ending on the day before the loan is made less the current loan balance on the date of the loan.

In addition, if you received a loan from the Plan during this time, loan repayments scheduled to be made between March 27, 2020 and before January 1, 2021, are delayed for one year. Subsequent repayments will be appropriately adjusted to reflect the delay in the due date and interest accrued during the delay, and the term of such outstanding loan will be extended one year from the date the loan was

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originally due to be repaid.

If you have any questions about whether you qualified as a Coronavirus-impacted individual, you can visit Benefits Express Online through PwC HQ, or at <https://www.lifeatworkportal.com/pwc.html>, or you can call Benefits Express at (877) PwC-BenX (792-2369)*.

*If you are telephoning Benefits Express from an international location, call (201) 363-3541. Hearing-impaired callers can call Benefits Express at (800) TDD-TDD4 (833-8334).

Interest Rate For Repayment

The interest rate for repaying a loan is fixed for the term of the loan. Interest rates for new loans are established on a quarterly basis, as follows.

- General Purpose Loans—the interest rate is the Monthly Short Term Applicable Federal Rate as of the second month preceding the calendar quarter during which the loan is made. For example, if you request your loan in May, the interest rate for the term of the loan is based on the Monthly Short Term Applicable Federal Rate as of February.
- Residential Loans—the interest rate is the Monthly Long-Term Applicable Federal Rate as of the second month preceding the calendar quarter during which the loan is made. For example, If you request your loan in May, the interest rate for the term of the loan is based on the Monthly Long Term Applicable Federal Rate as of February.

Repayment

Repayment is in equal amounts, inclusive of interest, by withholding of post-tax dollars from your semi-monthly paychecks.

A loan that is not for the purchase of a home as your primary residence is repaid over a minimum of 12 months and up to 60 months, as you choose. A home-purchase loan is repaid over a minimum of 12 months and up to 360 months, as you choose. Prepayment of the entire outstanding balance of a loan is permitted at any time without any prepayment penalty. Instructions to pay off a loan early are on the Loan Payoff Form found on visit Benefits Express Online through PwC HQ, or at <https://www.lifeatworkportal.com/pwc.html>, or you can call

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Benefits Express at (877) PwC-BenX (792-2369)*.

*If you are telephoning Benefits Express from an international location, call (201) 363-3541. Hearing-impaired callers can call Benefits Express at (800) TDD-TDD4 (833-8334).

If you are on an approved unpaid leave of absence, or you are sent on an approved global assignment, you must continue to repay your loan. Send your loan repayment checks (bank checks, certified checks or money orders) made payable to PwC 401(k) Savings Plan, to:

Regular Mail:

PricewaterhouseCoopers LLP
Benefits Express
P.O. Box 223637
Pittsburgh, PA 15251-2637

Overnight Mail:

Bank of New York Mellon
Attn: Box 223637
500 Ross Street 154-0455
Pittsburgh, PA 15262

If you default on your loan, you are responsible for immediate payment of the full outstanding amount of your loan. If you do not repay the loan in full, the taxable portion of the outstanding amount, plus interest will be reported to the IRS as taxable income. Under certain circumstances, you may also be subject to penalty taxes. The entire loan, plus interest, will be included in the calculation of any future loanable amounts until you repay the outstanding balance in full.

Effect Of A Loan On The Investments In Your Account

A loan is deducted pro rata from the various investments in which your Plan account is invested at the time.

As you repay the loan, the repayments (including interest) are credited to the same investment options that are being purchased with the contributions currently being withheld from your semi-monthly paychecks. At the same time, the outstanding balance of the loan is reduced by the principal portion of the loan repayments.

If Your Employment Terminates

If you terminate employment from PwC at a time when you have an outstanding loan balance, it will become immediately due and payable. If you choose not to repay the loan within 60 days, it will be canceled by reducing your vested account balance by the outstanding loan balance, and the outstanding loan balance will be treated as a

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	<p>payment from the Plan and the outstanding loan balance will be reported to the IRS as taxable income. Under certain circumstances, you may also be subject to penalty taxes. Any expenses the Trustee incurs in exercising its rights or remedies as a creditor will be chargeable to your account to the extent permitted by law.</p> <p>To arrange for a loan or for inquiries regarding loan repayment, you can visit Benefits Express Online through PwC HQ, or at https://www.lifeatworkportal.com/pwc.html, or you can call Benefits Express at (877) PwC-BenX (792-2369)*.</p> <p><small>*If you are telephoning Benefits Express from an international location, call (201) 363-3541. Hearing-impaired callers can call Benefits Express at (800) TDD-TDD4 (833-8334).</small></p> <p>Loan repayments are processed each Tuesday at the earlier of 4:00 p.m. Eastern Time or the stock market closing.</p>
<p><i>Designating Your Beneficiary and Payment After Your Death</i></p>	<p>If you die before the vested amount of your Plan account is paid to you, then it is payable in a lump sum to your beneficiary (if you were an employee of legacy C&L, see the Legacy C&L Employees section of this SPD for more details). You should designate a beneficiary for your account by visiting Benefits Express Online through PwC HQ, or at https://www.lifeatworkportal.com/pwc.html, or you can call Benefits Express at (877) PwC-BenX (792-2369). If you are telephoning from an international location, call (201) 363-3541. Hearing-impaired callers can call (800) TDD-TDD4 (833-8334).</p> <p>You can designate anyone you want as your beneficiary, but if you are married you will need your spouse's written and notarized consent to designate someone other than your spouse. You can also change your beneficiary. If a valid beneficiary designation is not on file for you, then if you die your account will be paid, as follows:</p> <ul style="list-style-type: none">● first, to your spouse, if living;● second, in equal amounts, to your natural or adopted children, if living; and● third, to your estate. <p>If you designate your spouse as your beneficiary and later are divorced, then you must designate a new beneficiary if you no longer want your ex-spouse to be your beneficiary.</p>

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	<p>The Plan does not automatically revoke your designation of your spouse as your beneficiary because you are divorced. Your ability to designate a new beneficiary may be affected by a qualified domestic relations order (read the Assignment Or Alienation Of Benefits section of this SPD for details).</p> <p>Your designation of a beneficiary must be made through Benefits Express. The Plan does not accept beneficiary designations that are made in your will or in any other document or form outside of Benefits Express. For example, if, through Benefits Express, you designated (with your spouse's written and notarized consent) your child as your beneficiary, then on your death the vested amount of your account would be payable to your child even if in your will you sought to name someone other than your child (including your spouse) as your beneficiary. Also, beneficiary designations that you made for other plans, such as PwC's Retirement Wealth Builder Plan (RWBP) or Retirement Wealth Builder Plan for Business Services Staff (Business Services Plan), do not apply to this Plan.</p> <p>The term "spouse" means a person of the opposite sex or the same sex to whom you are legally married. Persons in a registered domestic partnership or civil union are not treated as married, regardless of whether they are the same-sex or opposite sex.</p> <p>If the vested amount of your account exceeds \$1,000, then your beneficiary can elect to receive payment immediately or can defer payment until not later than December 31 of the calendar year that contains the fifth anniversary of your death. For example, if you were to die on February 2, 2020, then your beneficiary must receive payment by December 31, 2025.</p> <p>Your beneficiary must visit Benefits Express Online at https://www.lifeatworkportal.com/pwc.html or call Benefits Express at (877) PwC-BenX (792-2369) to initiate payment of your account after your death.</p> <p>If the vested amount of your account is not paid to your beneficiary, then it will remain invested in accordance with your last elections, or it can be re-invested in accordance with elections from your beneficiary.</p> <p>If the vested amount of your account is \$1,000 or less, then it is automatically paid to your beneficiary.</p>
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<p>Assignment or Alienation of Benefits</p>	<p>The assignment or alienation of your Plan account is not permitted, except as required by law. This means that--except as required by law--your account is not subject to sale, assignment, anticipation, alienation, attachment, garnishment, pledge, or any other form of transfer. For example, you cannot use your account as security for a loan other than a loan from your account (read the Loans section of this SPD for details).</p> <p>If there is a "qualified domestic relations order," all, or a portion, of your account may be payable to someone other than you or your designated beneficiary, even while you are still working. A qualified domestic relations order is a court order providing for child support, alimony, or marital property rights to a spouse, former spouse, child, or other dependent. You, and your beneficiary, can obtain a copy of the Plan's procedure for administering qualified domestic relations orders by telephoning Benefits Express at (877) PwC-BenX (792-2369). There is no charge for this information.</p> <p>Another exception to the rule against assignment or alienation of your account permits enforcement of a levy for federal taxes or enforcement of a court's judgment that, by law, is treated like a levy.</p>
<p>Claim and Appeal Procedure</p>	<p>A request for payment of your Plan account, or any other action regarding your participation in the Plan (a "claim"), should be made through Benefits Express. You, or your beneficiary, may not file a lawsuit or other action against the Plan (including any person related to the Plan) or PwC (including any of its partners, principals and employees) unless this claim and appeal procedure has first been exhausted, and any such lawsuit or other action must be filed within certain time limits (read the Time Limit For Filing A Lawsuit Or Other Action section of this SPD for details).</p> <p>If a claim is denied, the written notice from the Plan Administrator will include the specific reasons for the denial with reference to the specific provisions of the Plan on which the denial is based, a description of any additional material or information needed to process the claim and why it is necessary, and an explanation of the procedure for appealing a claim that is denied and the time limits applicable to that procedure. The notice will also include a statement of your, or your beneficiary's, right to file a lawsuit under Section 502 of ERISA if the claim is denied on appeal.</p> <p>Within 60 days after receiving a denial, you or your beneficiary may submit a written appeal for reconsideration</p>

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	<p>of the claim to the Plan Administrator at the address listed below:</p> <p>Plan Administrator, Savings Plan For Employees And Partners Of PricewaterhouseCoopers LLP Attn: National Benefits Department 4040 W. Boy Scout Blvd. Tampa, Florida 33607</p> <p>Any such appeal should be accompanied by documents or records in support of the appeal. You, or your beneficiary, may review pertinent documents and submit issues and comments in writing. The Plan Administrator will respond within 60 days--or 120 days under special circumstances (in which case you will be told of the special circumstances prior to the expiration of the initial 60 days and the date by which a decision is expected)-after its receipt of the appeal. The Plan Administrator's response will explain the reasons for the decision, again with reference to the specific provisions of the Plan on which the decision is based. If your appeal is denied, the response will include a statement of your, or your beneficiary's, right to file a lawsuit under Section 502 of ERISA.</p> <p>The Plan Administrator has the discretion to interpret the provisions of the Plan, and its decision is final, conclusive and binding on all persons to the maximum extent allowed by law.</p>
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<p><i>Time Limit for Filing a Lawsuit or Other Action</i></p>	<p>Except as provided below, any lawsuit or other action related to the Plan must be filed in a court with jurisdiction within by the <i>earlier</i> of (a) the expiration of any limitations period under applicable law, or (b) three years after the <i>earlier</i> of (i) the date the claim has been repudiated (as described below) or (ii) the following date:</p> <ul style="list-style-type: none">• If you seek to recover benefits, the date the first benefit payment was made or allegedly due.• If you seek to enforce a right, the date the Plan Administrator first denied your request to exercise the right.• If you seek to clarify a right to future benefits, the date the Plan Administrator first indicated to you that you were not entitled to the benefits you seek.• In any other case, the first date as of which you knew or should have known of the material facts on which your lawsuit or other action is based. <p>For purposes of determining the deadline for filing a lawsuit, “repudiation” means a communication (which could be oral or in writing) indicating that you are not entitled to the particular benefit. A repudiation can be made in the form of a direct communication to you (such as a response to a claim or other inquiry, or an agreement or offer letter) or a more general communication about the benefits payable under the Plan—for example, this SPD or a benefit statement.</p> <ul style="list-style-type: none">• If the three-year (or shorter) limitations period ends while your claim or appeal is still pending with the Plan Administrator, the time limit will be extended until 30 days after the Plan Administrator makes its final decision on appeal. <p>This time limit applies regardless of whether the lawsuit or other action is brought against the Plan, the Plan Administrator, PwC or any of its affiliates, or any other person or entity. The time limit described above overrides any statute of limitations under state or federal law (unless the limitations period under state or federal law is shorter than the three-year period described above). However, the time limit does not override the time limits that apply for actions that are governed by Section 413 of ERISA (generally, actions alleging a breach of fiduciary duty).</p>
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<p><i>Military Service</i></p>	<p>Special rules apply if you return to active employment with PwC after qualified service with the U.S. armed forces. If you qualify, you will be eligible to receive service credit and benefits under the Plan as if you had been employed by PwC during your period of military service. To be eligible for these special rules, your service with the armed forces may not exceed five years, and you must promptly return to active employment with PwC after your service with the armed forces ends. Also, if you die while performing qualified service with the U.S. armed forces, at a time when you have reemployment rights under the Uniformed Services Employment and Reemployment Rights Act (generally within five years after you started your military leave), your service with the U.S. armed forces will count for vesting purposes (but not for purposes of benefit allocations), as if you had returned to PwC immediately before your death.</p>
<p><i>Plan Document, Amendment, and Plan Termination</i></p>	<p>This Summary Plan Description (SPD) summarizes the key features of the Savings Plan For Employees And Partners Of PricewaterhouseCoopers (Plan). This SPD does not attempt to cover all details, which are set forth in the plan document for the Plan. If there is a conflict or discrepancy between this SPD and the plan document, the plan document controls.</p> <p>As Plan Administrator, PwC has the discretion to interpret the plan document for the Plan (including to resolve ambiguities), and to make determinations related to its administration (including factual determinations that affect benefits), to the maximum extent permitted by law. The Plan Administrator may establish rules and procedures for interpreting and administering the Plan. To the extent consistent with the terms of the plan document, those rules and procedures will be binding like other provisions of the Plan. PwC intends to continue to provide the benefits of the Plan that are described in this SPD, but it reserves the right to amend, modify or terminate the Plan, in whole or in part, at any time for any reason. If the Plan were terminated, then you would automatically be 100% vested in matching contributions in your account regardless of whether you have five or more years of vesting service or have attained normal retirement age.</p> <p>This SPD is not an employment contract or guarantee. Nothing contained in this SPD conveys any rights to employment with PwC.</p>

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Administrative Information	
<i>Plan Name and Plan Number</i>	<p>Savings Plan For Employees And Partners Of PricewaterhouseCoopers LLP</p> <p>The plan number assigned to the Savings Plan For Employees And Partners Of PricewaterhouseCoopers LLP, by PwC, is 004.</p>
<i>Employers and Employer Identification Numbers</i>	<p>The employer that maintains the Savings Plan For Employees And Partners Of PricewaterhouseCoopers LLP is:</p> <p align="center">PricewaterhouseCoopers LLP (PwC) Attn: National Benefits Department 4040 W. Boy Scout Blvd. Tampa, Florida 33607</p> <p>The employer identification number (EIN) assigned to PwC, by the Internal Revenue Service, is 13-4008324.</p> <p>The following affiliates of PwC are also employers:</p> <p>PwC Corporate Finance LLC (EIN: 13-3896094)</p> <p>PricewaterhouseCoopers Advisory Services LLC (EIN: 46-4958214)</p> <p>PricewaterhouseCoopers Advisory Product Sales LLC (EIN: 47-4217957)</p> <p>PricewaterhouseCoopers Terrain Insights LLC (EIN: 83-4670030)</p>
<i>Plan Type</i>	<p>The Savings Plan For Employees And Partners Of PricewaterhouseCoopers LLP is a defined contribution profit sharing retirement plan.</p>
<i>Plan Administrator</i>	<p>The plan administrator of the Savings Plan For Employees And Partners Of PricewaterhouseCoopers LLP is PwC. The address and telephone of the plan administrator is:</p>

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	<p>PricewaterhouseCoopers LLP Attn: National Benefits Department 4040 W. Boy Scout Blvd. Tampa, Florida 33607 1-800-297-2383</p> <p>PwC has engaged a third-party record keeper for the Savings Plan For Employees And Partners Of PricewaterhouseCoopers LLP, which is:</p> <p>Conduent HR Services, LLC 2828 North Haskell Avenue Dallas, TX 75204</p>
<i>Legal Process</i>	<p>Legal process relating to the Savings Plan For Employees And Partners Of PricewaterhouseCoopers LLP should be directed to its agent for service of legal process, which is:</p> <p>Director of National Benefits PricewaterhouseCoopers LLP 4040 W. Boy Scout Blvd. Tampa, Florida 33607</p> <p>Legal process may also be served upon a plan trustee or the plan administrator.</p> <p>The plan administrator may engage attorneys, accountants, actuaries, consultants, and others to advise it on issues related to the Savings Plan For Employees And Partners Of PricewaterhouseCoopers LLP. When it does so, the adviser's client is the plan administrator and not any participant or beneficiary under the Savings Plan For Employees And Partners Of PricewaterhouseCoopers LLP. Communications between an attorney and a client are "privileged," which means that they may not be disclosed to third parties unless the client waives the privilege. The plan administrator intends and expects to preserve this attorney-client privilege, and all other rights to maintain confidentiality, to the full extent permitted by law. No participant or beneficiary will be permitted to review any communication between the plan administrator (including any representative or agent of the plan administrator) and any of its attorneys or other advisers with respect to whom a privilege applies, unless mandated by a court order.</p>
<i>Trustees, Custodial Account, and</i>	<p>The trustees of the assets of the Savings Plan For Employees And Partners Of PricewaterhouseCoopers LLP, each of whom</p>

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Payment of Benefits	<p>is a partner or principal of PwC, are:</p> <p>Kevin Barry, Lisa Braun, Judith Daly, Scott Gehsmann, Betsy Johnson, Laura Martinez, Jim McHale, Stephen Perazzoli, Chad Tallant.</p> <p>To contact a trustee, write to the trustee at:</p> <p style="text-align: center;">PricewaterhouseCoopers LLP Attn: National Benefits Department 4040 W. Boy Scout Blvd. Tampa, Florida 33607</p> <p>The assets of the Savings Plan For Employees And Partners Of PricewaterhouseCoopers LLP are maintained in a custodial account, from which benefits are paid, with:</p> <p style="text-align: center;">The Bank of New York Mellon Corporation One Wall Street New York, NY 10286</p>
Pension Benefit Guaranty Corporation	<p>The Savings Plan For Employees And Partners Of PricewaterhouseCoopers LLP is a defined contribution profit sharing retirement plan. Therefore, your account under the Savings Plan For Employees And Partners Of PricewaterhouseCoopers LLP is not insured by the Pension Benefit Guaranty Corporation, a federal insurance agency.</p>
Source of Plan Contributions	<p>Staff members elect withholding from their semi-monthly paychecks for contributions to their accounts under the Savings Plan For Employees And Partners Of PricewaterhouseCoopers LLP. PricewaterhouseCoopers LLP makes a matching contribution.</p>
Plan Year	<p>The plan year of the Savings Plan For Employees And Partners Of PricewaterhouseCoopers LLP is October 1 through September 30.</p>

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Your Rights Under ERISA

As a participant in the Savings Plan For Employees And Partners Of PricewaterhouseCoopers LLP, you are entitled to certain rights and protections under the Employee Retirement Income Security Act of 1974 (ERISA). ERISA provides that all Plan participants shall be entitled to:

Receive Information About Your Plan and Benefits

Examine, without charge, at the Plan Administrator's office and at other specified locations, such as worksites, all documents governing the Plan and a copy of the latest annual report (Form 5500 Series) filed by the Plan with the U.S. Department of Labor and available at the Public Disclosure Room of the Employee Benefits Security Administration.

Obtain, upon written request to the Plan Administrator, copies of documents governing the operation of the Plan and copies of the latest annual report (Form 5500 Series) and updated summary plan description. The Administrator may make a reasonable charge for the copies.

Receive a summary of the Plan's annual financial report. The Plan Administrator is required by law to furnish each participant with a copy of this summary annual report.

Obtain a statement telling you whether you have a right to receive a benefit at normal retirement age (age 62) and if so, what your benefits would be at normal retirement age if you stop working under the Plan now. If you do not have a right to a benefit, the statement will tell you how many more years you have to work to get a right to a benefit. This statement must be requested in writing and is not required to be given more than once every twelve (12) months. The Plan must provide the statement free of charge.

Prudent Actions by Plan Fiduciaries

In addition to creating rights for plan participants ERISA imposes duties upon the people who are responsible for the operation of the employee benefit plan. The people who operate your Plan, called "fiduciaries" of the Plan, have a duty to do so prudently and in the interest of you and other Plan participants and beneficiaries. No one, including your employer or any other person, may fire you or otherwise discriminate against you in any way to prevent you from obtaining a pension benefit or exercising your rights under ERISA.

Enforce Your Rights

If your claim for a benefit is denied or ignored, in whole or in part, you have a right to know why this was done, to obtain copies of documents relating to the decision without charge, and to appeal any denial, all within certain time schedules.

Under ERISA, there are steps you can take to enforce the above rights. For instance, if you

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request a copy of plan documents or the latest annual report from the Plan and do not receive them within 30 days, you may file suit in a Federal court. In such a case, the court may require the Plan Administrator to provide the materials and pay you up to \$110 a day until you receive the materials, unless the materials were not sent because of reasons beyond the control of the Administrator. If you have a claim for benefits which is denied or ignored, in whole or in part, you may file suit in a state or Federal court. In addition, if you disagree with the Plan's decision or lack thereof concerning the qualified status of a domestic relations order, you may file suit in Federal court. If it should happen that Plan fiduciaries misuse the Plan's money, or if you are discriminated against for asserting your rights, you may seek assistance from the U.S. Department of Labor, or you may file suit in a Federal court. The court will decide who should pay court costs and legal fees. If you are successful, the court may order the person you have sued to pay these costs and fees. If you lose, the court may order you to pay these costs and fees, for example, if it finds your claim is frivolous.

Assistance with Your Questions

If you have any questions about your Plan, you should contact the Plan Administrator. If you have any questions about this statement or about your rights under ERISA, or if you need assistance in obtaining documents from the Plan Administrator, you should contact the nearest office of the Employee Benefits Security Administration, U.S. Department of Labor, listed in your telephone directory or the Division of Technical Assistance and Inquiries, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue N.W., Washington, D.C. 20210. You may also obtain certain publications about your rights and responsibilities under ERISA by calling the publications hotline of the Employee Benefits Security Administration.