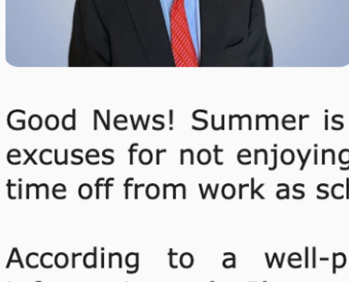




---

## PCS Quarterly Newsletter for Q2 2025

---



**Ernest Sampson, CEO**

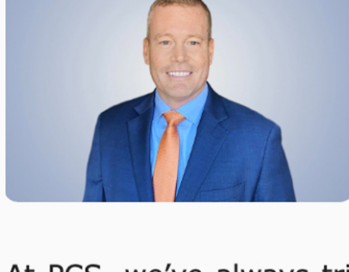
### Summer is Upon Us!

Good News! Summer is upon us, and between now and Labor Day, we have no excuses for not enjoying ourselves, traveling for the fun of it, and taking a bit of time off from work as schedules allow.

According to a well-placed source (as most journalists often credit their information to), I'm reporting that someone from our firm recently traveled to Atlanta, praising the people at the Atlanta Airport for being friendly and accommodating, and had positive things to say about Delta Airlines. Though there has been quite a bit of negative news surrounding airline travel the last several months, we are gratified to hear stories such as this from our teams of associates as they travel conducting branch audits, participating in conferences, and enjoying some down time with their families.

There is plenty of optimism these days. Looking ahead to the remainder of 2025, there are many exciting things on the horizon at PCS that will benefit all of those affiliated with us.

While many of our PCS Home Office employees will be taking some well-deserved time off this summer, PCS remains well-staffed and open for supporting your business any way we can. If we can help you on any special projects or initiatives you have underway, please let us know. We are glad to offer our support as you and your teams grow your business.



**Tim Graham, President**

### Our Commitment to Making It Easier to do Business

At PCS, we've always tried to empower you to deliver positive outcomes for your clients while making it easier and more efficient to do business with us. As we progress in 2025, I want to share how we're aligning our efforts with our four strategic pillars — Enhanced Client Experience, Corporate Governance, Human Capital & Culture, and Financial Strength — to simplify your daily operations and support your long-term success.

#### Enhanced Client Experience:

We're focused on reimagining the way you interact with our systems and teams. From streamlined onboarding and account servicing to faster turnaround times and improved tools, our goal is to enhance the speed and ease with which you interact with us. Over time, you'll see several upgrades to our platform that will create a more intuitive, digital experience — all designed with your feedback in mind.

#### Corporate Governance:

In an increasingly complex regulatory environment, we remain committed to upholding the highest standards of compliance, risk management, and operational excellence. By investing in technology, we aim to streamline how we supervise all of you and ensure we are properly managing the regulatory environment in addition to creating a better experience for you.

#### Human Capital & Culture:

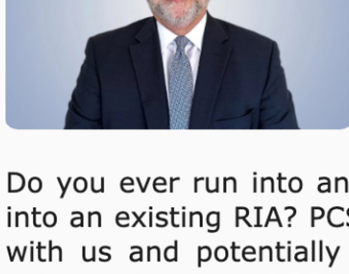
The strength of our relationship with you is grounded in our people. That's why we're investing in training, resources, and talent development to ensure our teams are equipped to support your evolving needs. We're also fostering a culture of collaboration and responsiveness — so whether you're reaching out to Compliance, Operations, or other areas, you're engaging with professionals who are empowered to act and committed to your success.

#### Financial Strength:

We continue to invest strategically in technology and infrastructure. These investments aren't just about numbers — they're about ensuring we remain a reliable, innovative partner you and your clients can count on today and into the future. Most important, the safety and security of you and your clients data is a priority for us at PCS, and we will continue to ensure we all operate in an environment that protects that.

Lastly, we understand the best support we can provide is to make it easier for you to focus on your clients. By aligning everything we do with our strategic objectives, we are creating a more streamlined, supportive, and forward-thinking experience.

Thank you once again for your partnership.



**Steve Higdon, Chief Development Officer**

### PCS Launches Advisor Referral Program

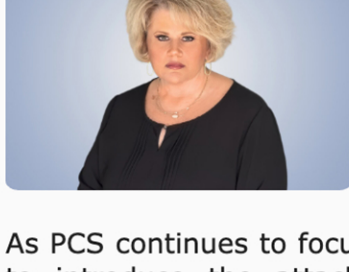
Do you ever run into an advisor looking for a new BD Partner or wanting to tuck into an existing RIA? PCS has a referral program where you can share the referral with us and potentially be eligible for a referral fee. PCS will pay you for any referral that joins PCS directly, including receiving up to 5% of the referral's first year's revenue. Please contact Connor Higdon at [chigdon@pcsbd.net](mailto:chigdon@pcsbd.net) with advisor's name, firm and contact information so that we can verify their eligibility.

#### Peer-to-Peer Panel Groups Coming Soon!

PCS is announcing our first Peer-to-Peer panel groups. Think of these as growth-oriented leader roundtables where ideas can be shared and discussed in a collaborative and confidential environment.

1. In honor of Women's History Month, we will launch our **"Women of PCS" Roundtable** on March 1. We are looking for both female advisors as well as executives. We'd like to thank Theresa Fanning, CCO/COO of Clarus Wealth Advisors and Ferian Nickelson, COO of VestGen Wealth Partners, who will co-chair the group.
2. We also plan to launch a second group, the **Strategic Advisor Forum**, in early summer — which will be focused on RIA owners and advisors growing their practices.

Our two groups will be small to start, with the intention to grow as participation increases. Please contact Steve Higdon at [shigdon@pcsbd.net](mailto:shigdon@pcsbd.net) if you are interested in collaborating, learning, and growing together.

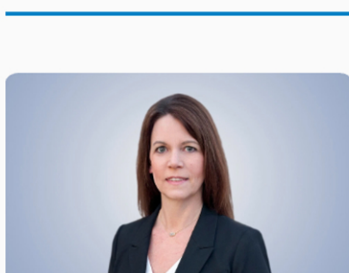


**Mary Wescott, Chief Administrative Officer**

### How Can PCS Assist You?

As PCS continues to focus on our Ease of Doing Business initiatives, we are happy to introduce the attached PDF document accompanying our second quarter newsletter, titled "How Can PCS Assist You?".

This resource is designed to aid advisors and support personnel by quickly identifying the appropriate departments for various types of support and assistance. Whether you have a question about compensation, which form is needed to open a new account, or need a password reset, this guide provides contact information by PCS department, along with a quick listing of what kinds of help they can provide. By streamlining communication and clarifying roles, we aim to make it easier for your teams to connect with the right people and receive timely, accurate support.



**Kathy Hank, Director of Field Compensation**

### jPass

Are you utilizing this valuable tool available to Advisors and their support staff?

jPass offers insight into your BD accounts, position data and revenue reporting. You can view bi-monthly commission statements, track new and transitioning accounts, search pending and paid compensation by account number or vendor, as well as run canned reports available for quick access to your data.

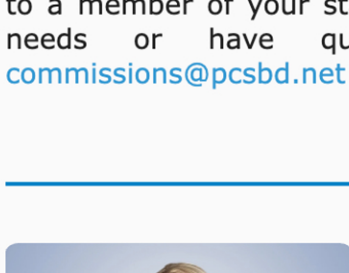
Below are a few of the canned reports found under the reports section that we hope make your life a little easier.

**Rep Commission Report** — Combined trades and recurring revenue report that allows you the flexibility to run revenue data for multiple Advisors by pay period, quarter or current and prior year.

**Rep Account Report** — A complete listing of your open BD accounts including client DOB, address and suitability data. This report can be a helpful tool when determining state renewal needs or tracking accounts during transition.

**Account NIGO Report** — Provides you a list of BD accounts that have been placed on a NIGO compensation hold due to required PCS or vendor paperwork being incomplete or not submitted for review.

If you would like to schedule time to go over navigating the system, grant access to a member of your staff to support you with your data and revenue reporting needs or have questions regarding these reports, please email [commissions@pcsbd.net](mailto:commissions@pcsbd.net) for assistance.



**Karla Elliott, Managing Principal**

### Navigating Paperwork

In a recent breakfast roundtable with a small group of affiliated advisors, discussion centered on ways for making submitting business to PCS easier and more efficient. In response to a suggestion for guidance specifically on annuity submissions and purchase documentation, we are pleased to introduce the attached Annuity Submission Guidelines.

These guidelines are designed to provide a quick reference on paperwork completion, identify specific sections of forms that are commonly overlooked or completed incorrectly, and to enhance your overall paperwork submission process.

Additional information on paperwork requirements and annuity suitability guidelines can be found on the PCS Advisor Resource Center:

- Paperwork Requirements: [Forms and Transactions Checklist](#)  
*Note: FINRA Rule 2330 requires variable products to be reviewed and approved within 7 business days*
- Additional Resources: [Annuity Suitability Guidelines](#)  
*Note: In rare circumstances will PCS approve the new purchase of an L share annuity or additional contributions to an existing L share annuity*

PCS' Ease of Doing Business initiative is designed to empower advisors to operate more effectively while maintaining high standards of suitability and regulatory alignment. Please reach out to your Managing Principal with any questions and or send an email to [makeiteasier@pcsbd.net](mailto:makeiteasier@pcsbd.net) with any additional suggestions. We love to hear your feedback!



**Connect with us on LinkedIn**