

PALM WORTH, INC
Second Notice of Annual Meeting
Tuesday February 17, 2026 at 7:00 p.m.

Dear Shareholder:

Please take notice that the Annual Meeting of the Palm Worth Inc. shareholders will be held on **Tuesday February 17, 2026, at 7:00 p.m., at the Palm Worth Clubhouse, 2850 South Ocean Blvd Palm Beach, FL 33480**

There are four (4) open seats for the 2026 Board of Directors. There will not be an election this year as there were only four candidates who applied for the four open Director positions.

An organizational meeting of the new Board of Directors will be held immediately after the adjournment of the Annual Meeting.

The four (4) candidates for the Board of Directors are:

1. Sue Apostolico
2. Karen Wallis
3. Glenn Watson
4. Bruce Whitely

Enclosed is a proxy form. If you do not plan to attend the meeting, you must return the proxy so that a quorum may be established. Please return your fully completed proxy by mail or in person so that it is received by the Association before the Annual Meeting.

Included With This 2nd Notice:

- Limited Proxy Form
- Agenda
- Annual Letter from the President

Looking forward to seeing you at the Meeting,

Sue Apostolico,
Secretary

The Palm Worth Board of Directors

PALM WORTH, INC.

LIMITED PROXY

The undersigned owners in PALM WORTH, INC. appoints _____
(if this space is left blank then the Association President is appointed) the agent and proxy of the undersigned to attend the Annual Meeting to be held at 7:00 p.m. on Tuesday February 17, 2026 at the Palm Worth Clubhouse, 2850 South Ocean Blvd., Palm Beach, FL 33480, and any adjournment or continuation of the meeting and to represent the undersigned for quorum purposes. The undersigned revokes all proxies previously given to anyone for the above purposes. The person designated above is authorized to substitute another person as proxy in the event the above person cannot attend this meeting.

*DATED: _____

*SIGNED: _____
Owner

Unit Number: _____

Address: _____

IT IS VERY IMPORTANT THAT EVERYONE ATTEND BY PROXY OR IN PERSON SO THAT THE MEETING WILL HAVE A QUORUM AND THE ASSOCIATION WILL NOT HAVE TO GO TO THE TIME AND EXPENSE TO HOLD ANOTHER MEETING.

THIS PROXY IS REVOCABLE BY THE UNIT OWNER AND IS VALID ONLY FOR THE MEETING FOR WHICH IT IS GIVEN AND LAWFUL ADJOURNMENT. IN NO EVENT IS THE PROXY VALID FOR MORE THAN NINETY (90) DAYS FROM THE DATE OF ORIGINAL MEETING FOR WHICH IT WAS GIVEN.

* To be valid, this proxy must be dated and signed by all owners of voting member.

**PALM WORTH, INC
2026 ANNUAL MEETING OF MEMBERS
Palm Worth Clubhouse
February 17, 2026, 7:00 PM**

AGENDA

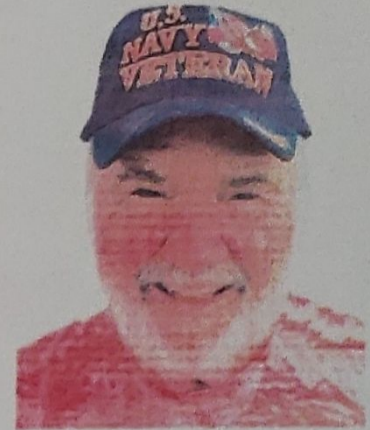
- 1. Call to Order**
- 2. Proof of Notice of Meeting**
- 3. Determination of Quorum**
- 4. Reading and approval of minutes of previous annual meeting**
- 5. Election of Officers**
- 6. Reports of Officers**
 - A. Presidents Report**
 - B. Secretary's Report**
 - C. Treasurer's Report**
- 7. Committee Reports**
- 8. Managers Report**
- 9. Shareholder Questions / Comments**
- 10. Adjournment**

December 16, 2025

Hello Palm Worth Owners,

I'd like to request that you give me the opportunity to continue to serve the Palm Worth as a Board member. As many of you know my wife Barbara and I own apartment 502. Barbie and her family have been owners since the beginning when her grandfather Miles Zimmerman and his wife purchased one of the original units in 1963.

As we all know the Palm Worth continues to face many challenges today. I believe the Board, it's committees and the management company have done an excellent job navigating these many challenges and as a Board member I believe I can continue to help support these efforts as we face future challenges in an effort to keep the Palm Worth a vibrant, engaging and beautiful place we can all be very proud to call home.



I have a fairly diverse background in everything from leadership, mechanical engineering, technology and legal that has helped over the last two years and I believe can continue to be an asset to the Palm Worth and the Board of Directors.

I spent 23 years in the Navy. I joined during Vietnam and was trained in the mechanic operation of submarines as a Machinist Mate, eventually getting stationed at the University of Idaho where I got a Mathematics degree and was commissioned as a Surface Warfare Officer. I was trained as a legal officer and went on to serve aboard several frigates and staffs in the surface Navy, eventually obtaining the rank of Commander and serving on the Joint Chief of Staff under General Colin Powel in Washington, D.C..

I retired from the Navy in 1993. Barbie and our girls, Heather and Maegan, built our home west of the Florida Turnpike along Lantana Road. Over the years I have served on three of the homeowner's associations governing our neighborhood as a Board member and on various committees such as the documents, architectural, compliance and gate committees. My professions since retiring from the Navy have included programming and leadership in several technology startups, teaching as a computer science professor at Palm Beach Atlantic and eventually retiring as the Chief Information Officer for one of the largest beer distributors with operations in three regions including Minnesota, Massachusetts and Florida.

Barbie and I love the Palm Worth and want to continue to enjoy the Palm Worth amenities for years to come. I believe I have the proven skills, both leadership and technical skills, that can continue to help. I hope you will agree and vote to allow me to continue as one of the Board of Directors. It would be both a privilege and honor to continue to serve you and the Palm Worth as a Board Member.

Respectfully,

Bruce R. Whitely