



HR that Makes a Difference®

Your 401(k) Plan Essentials

The Insperity 401(k) Plan is a valuable employee benefit to help you build a strong financial future.

In fact, your 401(k) plan can offer tax-deferred savings, compounding growth, and the ease of saving through payroll deductions. Review this plan information to see how the plan can help you save, invest and prepare for retirement. This overview is not intended as a comprehensive explanation. For more detailed plan information, refer to the plan's Summary Plan Description (SPD) or the Plan Document.

ELIGIBILITY

Generally, all non-union employees who are at least 21 years old and have completed 3 months of service may participate in the plan.

ENROLLMENT

To participate, you need to enroll and select your contribution rate and investment elections. Before you are fully eligible to participate, you can enroll during the pre-eligibility period. Contributions will begin generally within 1-2 payroll periods after you are eligible.

GET STARTED WITH YOUR 401(K)

You'll find a number of resources online to help you get enrolled and manage your 401(k) account. [Account FAQs](#)

Have questions about enrolling?

Look for the enrollment video in the [401\(k\) Toolbox](#)

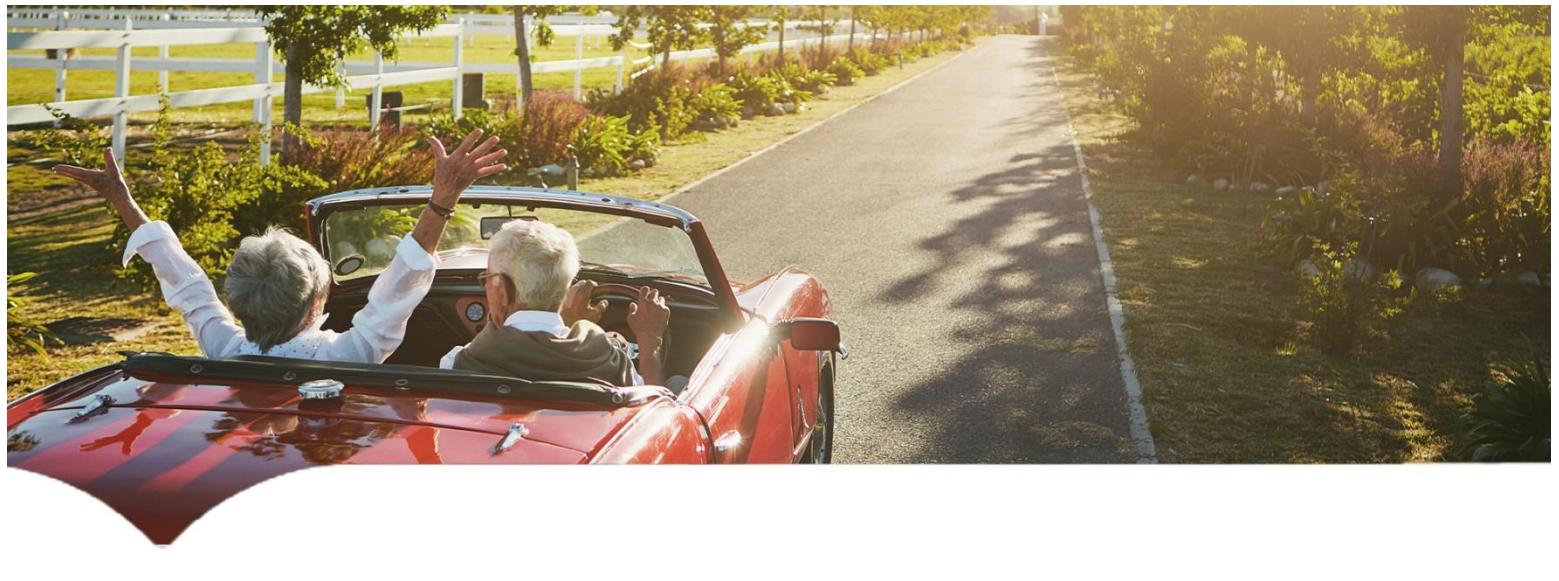


- Log in to the Insperity Premier portal at [portal.insperity.com](#) and click on the 401(k) link.
- Select the 'Enroll Now' button to access the Retirement Service CenterSM.
- Use the SmartPlan tool for help in getting enrolled or use the Quick Enroll wizard to enter your contribution rate (pre-tax and Roth) and investment elections.
- Once your enrollment has been processed, you'll be able to access your account at any time to make changes.



Questions? Call the Insperity Contact Center at 866.715.3552, option 3. Hablamos español.

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CONTRIBUTIONS

Your Employee Contributions

You may make **pre-tax** and/or **Roth** after-tax contributions of 1% to 80% (in 1% increments) of your eligible compensation per pay period, including wages, overtime, bonuses, and commissions. You may change or stop your payroll contributions anytime, which will generally take effect within 1-2 payroll periods.

There is a limit on how much you can contribute to your 401(k) account each year. If you are age 50 or older, the annual limit includes catch-up contributions. The annual limits apply only to what you contribute from your paychecks; employer contributions are not included.



Check [Annual Limits](#) for the current limits set by the Internal Revenue Service (IRS).

For participants who are considered "highly compensated employees," as defined by the Internal Revenue Code (IRC), employee elective deferrals may be further limited by annual nondiscrimination testing.

Employer Contributions

The plan provides an employer matching contribution in an amount equal to **100% of your contributions on the first 4% of your eligible compensation made each payroll period**. You are always **100% vested** in all plan contributions plus any earnings so you immediately own the money deposited into your account.



Don't miss out! When you contribute 4% of your paycheck, you will get an additional 4% added to your 401(k) account.

To maximize the amount of match received annually, contribute continuously throughout the year.

Rollover Contributions

You may make rollover contributions from a prior employers' tax-qualified plans and certain annuity contracts and IRAs. Call the Contact Center for details or review the [Rollover FAQs](#).



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KEY THINGS TO KEEP IN MIND



Making a change...

Transactions are in pending mode until processed, generally within 1-2 business days. Check transaction status by clicking on the Pending link at the top of the Retirement Service Center.



Don't forget to designate your beneficiary!

To change your beneficiary, go to the Retirement Service Center and use the link on the right, *Change my beneficiary*. [Learn more](#)



Pre-tax or Roth?

While there is not one "best" or "right" contribution option, there are a few considerations and tools to be aware of to help you in your planning decisions. [Learn more](#)

INVESTMENT OPTIONS

The plan offers a variety of investments to choose from and you may make changes to your investments by accessing your account. For a full list of the investment options available to you, check the [Investment Summary](#).

The series of target-date retirement funds are the qualified default investment alternative funds under the plan. You have the option to choose a target retirement fund based on your anticipated retirement date or create your portfolio from the investments available under the plan.

[Check out the Investing Guide](#) for ways to approach investing.



LOANS

The plan allows you to take a loan from your account in accordance with the plan's [loan policy](#). The loan, including interest, is repaid to your 401(k) account through payroll deductions. [Loan FAQs](#)

- Borrow minimum of \$1,000 up to a maximum of \$50,000 (reduced by your highest outstanding loan balance during the prior 12 months), as long as it is no more than 50% of your vested account balance
- Interest equals the Prime Rate as published in *The Wall Street Journal* + 1% (fixed rate for the term of the loan)

WITHDRAWALS AND DISTRIBUTIONS

You may withdraw money from your 401(k) account under the following circumstances:

- You may take an in-service distribution after reaching age 59½ or request a withdrawal before then for certain financial hardships
- Any rollover balance you have may be withdrawn at any time
- Generally, 25 days after your termination of employment, you may take a distribution



Some withdrawals and distributions may be subject to a 10% early withdrawal penalty and mandatory income tax withholding. You may want to talk with your tax advisor before withdrawing any money from your plan account. For more information, review these [Withdrawals and Distributions FAQs](#).



PARTICIPANT FEES

- \$3.60 will be deducted from your account each month to cover administrative expenses
This amount may be adjusted periodically
- Investment fund expense ratios vary - refer to the fund's documents for detailed fee information
- \$12.50 quarterly maintenance fee per loan
- \$50.00 processing fee per withdrawal or distribution from your account
- Additional fees apply for certain participant requested transactions, including reissued checks

LOOKING FOR MORE?

- **[401\(k\) Toolbox](#)** is an educational guide to empower you with knowledge and tools at every stage of your 401(k) journey. It's packed with valuable tips, detailed guides, and answers to your most-asked questions.
- **[Planning Calculators](#)** are available to help you decide how much to contribute, whether you are on track, withdrawal strategies, and much more.
- **[Morningstar® Retirement Manager™](#)** provides tailored advice and investment management to help you reach your retirement goals. For more information about specific services or to schedule a 1:1 consultation, call the Morningstar team at 877-525-3271.

For assistance with your account, contact the Insperity Contact Center at 866-715-3552, option 3, or by email at contact_center@insperity.com. Specialists are available Monday through Friday, 7 a.m. – 7 p.m. CT.

