

The outline below provides basic information regarding the Insperity 401(k) Plan ("Plan"). It is not intended as a comprehensive explanation. For more detailed information, refer to the Summary Plan Description (SPD) or the Plan Document.

<b>Eligibility</b>	Generally, all non-union employees who meet the age and service requirements of age 21 and 3 months of service may participate in the Plan.
<b>Enrollment and Account Access</b>	<p>Eligible employees may enroll in the Plan or access their accounts virtually at any time:</p> <ul style="list-style-type: none"> <li>Log in to the Retirement Service Center<sup>SM</sup> via Insperity Premier<sup>TM</sup> at <a href="https://portal.insperity.com">portal.insperity.com</a>. If you do not have access to Insperity Premier, log in directly at <a href="https://retirement.insperity.com">retirement.insperity.com</a>.</li> <li>For assistance with your account, call the Insperity Contact Center at 866-715-3552, option 3 or by email at <a href="mailto:contact_center@insperity.com">contact_center@insperity.com</a>. Specialists are available Monday through Friday, 7 a.m. – 7 p.m. CT.</li> </ul> <p><b>Note:</b> Plan deductions generally begin within 1 to 2 payroll periods after enrollment.</p>
<b>Contributions</b>	<p><b>YOUR EMPLOYEE CONTRIBUTIONS</b></p> <p>You may make pre-tax and/or "Roth" after-tax contributions (referred to as "elective deferrals") of 1% to 80% (in 1% increments) of eligible compensation per pay period, including wages, overtime, bonuses and commissions. You may change or stop elective deferrals at any time by accessing your account; changes are accepted daily and generally take effect within 1 to 2 payroll periods.</p> <p>Please note: There is a limit on how much you can contribute to your 401(k) account each year, depending on your age. Check <a href="#">Annual Limits</a> 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 test.</p> <p><b>EMPLOYER CONTRIBUTIONS</b></p> <p>Employer matching contributions are made on a per-pay period basis based on the amount of the employee's pre-tax and/or Roth contributions. The employer match is 100% of employee deferrals up to the first 3% of compensation for the period and 50% of the next 2% of compensation for the period, and is immediately vested. To maximize the match amount received annually, you must contribute continuously throughout the year.</p>
<b>Rollovers</b>	You may be eligible to roll over into the Plan amounts held in an IRA or another eligible retirement plan. Call the Contact Center for details or review the <a href="#">Rollover FAQs</a> .
<b>Loans</b>	<p>You may borrow up to the lesser of 50% of your vested account balance or \$50,000 (reduced by your highest loan balance during the last 12 months). You may have up to two outstanding loans.</p> <ul style="list-style-type: none"> <li>The minimum loan amount is \$1,000, payable through payroll deduction.</li> <li>Interest equals the Prime Rate as published in <i>The Wall Street Journal</i> + 1% (fixed rate for the term of the loan).</li> <li>A quarterly maintenance fee of \$12.50 per loan applies.</li> </ul>
<b>Investment Options</b>	The Plan offers a variety of investments to choose from. The series of target-date retirement funds are the qualified default investment alternative funds under the Plan. You may make daily changes to your investments by accessing your account. ProNvest provides goal-based education tools and offers investment direction. For more information about specific services, contact a ProNvest representative at 866-738-5125. <a href="#">Investing Guide</a>
<b>Withdrawals Distributions</b>	<p><b>Withdrawals</b> - While actively employed, participants are allowed withdrawals after reaching age 59½. In-service withdrawals of a rollover balance are allowed at any time. Hardship withdrawals are allowed under certain circumstances.</p> <p><b>Distributions</b> – Upon termination of employment, a participant (or in the case of the participant's death, the designated beneficiary) may receive a distribution of the account balance. Distribution requests will be accepted no earlier than 30 days after the employment termination date.</p> <p><b>Note:</b> You will be charged a \$50 processing fee for each withdrawal and distribution made from your account.</p>
<b>Participant Fees</b>	<ul style="list-style-type: none"> <li>\$4 will be deducted from your account each month to cover administrative expenses. This amount may be adjusted periodically.</li> <li>Additional fees apply for certain participant requested transactions, including reissued checks.</li> <li>Investment fund expense ratios vary, depending on the investment fund. Refer to the fund prospectus for detailed fee information.</li> </ul>

*Disclaimer: If there is any conflict between the information contained herein and the official Plan Document, the Plan Document will govern.*