

Insperity 401(k) Plan

Available to Workforce Optimization® clients

For Insperity® Workforce Optimization clients, the Insperity 401(k) Plan removes burdens of plan sponsorship and provides access to an exceptional lineup of investments. It's a turnkey solution you won't find anywhere else.

RELIEF FROM PLAN SPONSORSHIP

As plan sponsor, Insperity assumes the responsibilities inherent in plan sponsorship. This means you can focus on your business because you don't have to worry about paperwork, reports or problems that may arise related to the plan.

shared between clients and participants rather than participants bearing all the costs.

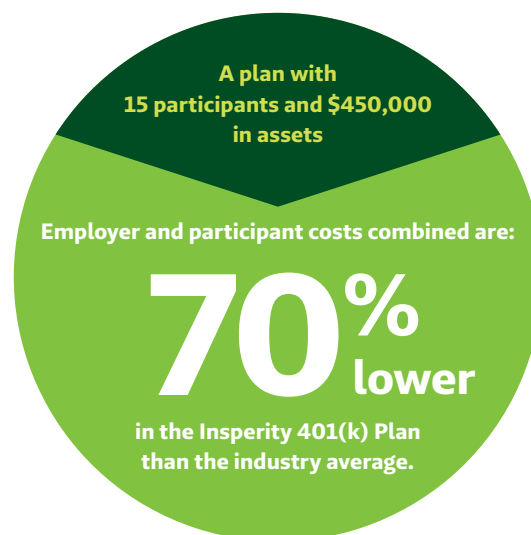
The Insperity 401(k) Plan undercuts average industry fees by 40-70 percent, according to comparisons with data provided by the 401k Averages Book.*

INVESTMENT LINEUP SELECTED, MONITORED BY ROCATON INVESTMENT ADVISORS

- Experts at Rocaton hand pick and monitor a broad range of diversified investments for strong performance.
- More than \$4 billion in assets make it possible to include share classes with lower costs, helping participants keep more of their contributions.

COSTS SIGNIFICANTLY LOWER THAN INDUSTRY AVERAGE

Your employees enjoy a superior retirement savings plan because the costs for plan administration are



Insperity Retirement Services 401(k) statistics



More than
4,000

businesses use Insperity-serviced 401(k) plans.



• More than
• **100,000**
• employees participate in
• Insperity-serviced 401(k) plans.



• More than
• **\$6 billion**
• have been saved for retirement by
• employees through Insperity-
• serviced 401(k) plans.

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ELIMINATION OF YOUR DAY-TO-DAY 401(k) TASKS

We take care of everything. We already have your data because you're a Workforce Optimization® client. You won't be bothered with sending payrolls, tracking eligibility or approving QDROs and loans. Insperity deposits all contributions; distributes all participant communications; and prepares and submits IRS Form 5500. And your 401(k) information is integrated with your payroll.

As plan sponsor, Insperity takes care of the following:

1. Making timely 401(k) plan deposits
2. Tracking eligibility, terminations and enrollment
3. Calculating employer matching contributions
4. Submitting contributions and loan payments into payroll
5. Authorizing loans and hardship withdrawals
6. Reviewing QDROs
7. Preparing annual census data
8. Filing IRS Form 5500
9. Monitoring legislation
10. Fielding employee inquiries
11. Conducting investment reviews
12. Executing timely plan amendments
13. Procuring annual plan audits
14. Distributing required participant communications
15. Securing a plan trustee

EASILY TAILORED TO YOUR BUSINESS

The Insperity 401(k) Plan is configured with standard features and popular options for small and medium-sized businesses, including:

- Various eligibility options
- 100 percent immediate vesting
- Pre-tax and Roth contributions
- Optional automatic enrollment
- Flexible employer contribution options
- Loans and in-service withdrawals

EMPLOYEE TOOLS AND GUIDANCE TO MAKE THE MOST OF THEIR 401(k)

- Easy online enrollment, contribution elections and investment changes
- Paperless loan and distribution requests
- Mobile app to view account information
- Interactive retirement readiness tools and education materials
- Access to investment guidance from ProNvest (fees may apply)
- Contact center support with knowledgeable specialists

FULL PAYROLL INTEGRATION

Insperity's 401(k) data is fully integrated with payroll to automate plan administration and ensure accuracy on your employees' paychecks. And with next-day remittance, 401(k) contributions are invested quickly so they can start growing faster.