

# Insperity Choice® 401(k) plans

Get more from the Insperity® Workforce Acceleration solution with a fully-integrated 401(k) plan that makes sponsoring a plan so much easier.

## THE POWER OF PAYROLL INTEGRATION

Integration powered by iSolved® automates data exchanges between our recordkeeping system and the Workforce Acceleration solution, with these significant advantages:

- Considerably reduces administrative tasks
- Eliminates duplicate data entry
- Decreases the risk of errors
- Expedites deposit of 401(k) contributions

## A TURNKEY 401(k) SOLUTION

Our goal is to take the burden off business owners by simplifying all of the elements of a competitive 401(k):

- Recordkeeping
- Administration
- Participant services
- Investment management (provided by third party)
- Trustee and custodial services (provided by third party)

## INSPERITY LEVEL OF CARE

- 401(k) plan services for thousands of small businesses, which gives us a deep understanding of the issues involved in sponsoring a 401(k) plan
- Dedicated service team with consultative approach (helps you to choose plan provisions, ensures a smooth transition and provides ongoing support and consultation for your plan)

## Insperity Retirement Services 401(k) statistics



More than  
**6,000**

businesses use Insperity-serviced 401(k) plans.

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More than  
**180,000**

employees participate in Insperity-serviced 401(k) plans.

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More than  
**\$7 billion**

have been saved for retirement by employees through Insperity-serviced 401(k) plans.

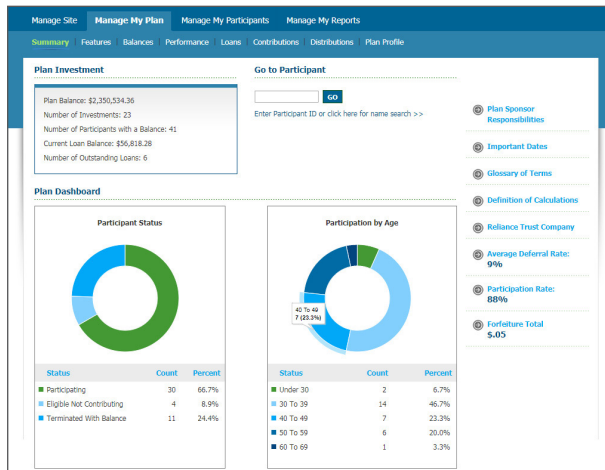
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## INVESTMENT PLATFORM\*

Insperty Retirement Services has an open-architecture investment platform offering more than 15,000 daily-valued investment options listed on the National Securities Clearing Corporation (NSCC).

- Select your plan's investment lineup yourself
- Work with the advisor of your choice to select and manage the plan's investments
- Choose from a list of Wilshire Associates Inc. screened investment options or a Wilshire created fund lineup

\* Insperty Retirement Services does not provide investment advice or recommendations to plan sponsors or plan participants in any capacity, including impartially or as a fiduciary. Plan sponsors retain full responsibility to select the investment lineup or investment advisor/manager for their plans.



The plan sponsor website gives you a detailed snapshot of how employees are using the benefit.

## RECORDKEEPING AND ADMINISTRATION SERVICES

Our virtually paperless system and expanded service model let you eliminate a number of tasks you may be handling today. Standard services from Insperty include:

- Daily valuation recordkeeping
- Regulatory notice preparation
- Distribution processing, including IRS Form 1099 and required minimum distributions
- Preparation of plan amendments
- Plan sponsor website with on-demand reports
- Required annual ADP/ACP and compliance testing
- Government reporting, including signature-ready Form 5500 and Form 8955-SSA

## ERISA 3(21) AND 3(38) SERVICES FROM WILSHIRE ASSOCIATES INCORPORATED

Wilshire offers ERISA 3(21) and 3(38) services to help plan sponsors manage their fiduciary responsibilities for selecting and monitoring investment options. If you contract with Wilshire, services include the following:

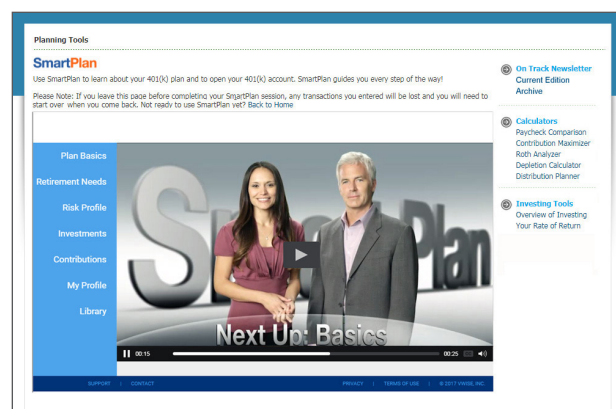
- Independent, institutional investment due diligence process
- Fund by fund fiduciary coverage\*\*
- Customized plan-specific reporting
- Template investment policy statement

\*\* Fiduciary coverage means Wilshire deems an investment an appropriate option for inclusion within retirement plans. Please see Wilshire's plan sponsor agreement for details on their services.

## PARTICIPANT SERVICES

We support your employees with tools and guidance that help them get more value from their 401(k) benefit:

- Easy online enrollment, contribution elections and investment changes
- Paperless loan and distribution requests
- Mobile app to view account information
- Retirement readiness and planning tools
- Access to investment information
- Contact center support with knowledgeable specialists



Employees can enroll using an interactive video system called SmartPlan™. Video hosts guide and educate employees through the process.

# Insperty Choice offers two approaches through the Workforce Acceleration platform:

## INSPERITY CHOICE® 401(k) PLAN — TURNKEY SOLUTION

This plan is configured with standard features and some of the most popular options for small- and medium-sized businesses.

### Insperty Choice 401(k):

- Standard plan options
- Lower plan costs
- A lineup of investments pre-selected by Wilshire

## INSPERITY CHOICE® CUSTOMIZED 401(k) PLAN CUSTOMIZABLE SOLUTION

This plan offers enhanced flexibility in design and investment selection, along with audit support when it is required.

### Insperty Choice Customized 401(k):

- Available to all plans, especially suited to larger plans
- Custom plan options
- More flexibility in selecting and managing investments

## PLAN OPTIONS

	INSPERITY CHOICE® 401(k) PLAN	INSPERITY CHOICE® CUSTOMIZED 401(k) PLAN
Eligibility	Standard age and service requirement options	Flexible age and service requirement options
Employee contributions	Pre-tax and Roth Age 50 catch-up included	Pre-tax and Roth Age 50 catch-up included
Employer contributions	Discretionary profit sharing (pro-rated based on compensation)	Variety of formulas (including new comparability)
Safe Harbor contributions	Optional — matching or non-elective	Optional — matching or non-elective
Loans	Two loans permitted	Optional per plan sponsor
Withdrawals	59 ½in-service permitted Hardship permitted	In-service optional per plan sponsor Optional hardship
Vesting	Immediate	Choose schedule up to six years
Required plan notices	Notices prepared	Notices prepared and delivered

## PLAN INVESTMENTS

	INSPERITY CHOICE® 401(k) PLAN	INSPERITY CHOICE® CUSTOMIZED 401(k) PLAN
Investment lineup	A preselected investment lineup provided by Wilshire as 3(38) investment manager	Engage an investment advisor, whether Wilshire or another of your choice, to provide ERISA 3(21) or 3(38) services to the plan, or select your own lineup from any daily valued investment options available on our platform
Self-directed brokerage	Not available	Optional through Charles Schwab

## TRUST AND CUSTODIAL SERVICES

	INSPERITY CHOICE® 401(k) PLAN	INSPERITY CHOICE® CUSTOMIZED 401(k) PLAN
Trustee services	Option to name individual trustee(s) or select Mid Atlantic Trust Company as directed trustee	Option to name individual trustee(s) or select Mid Atlantic Trust Company as directed trustee
Plan custodian	Mid Atlantic Trust Company	Mid Atlantic Trust Company

## LEARN MORE

Whether or not you currently sponsor a retirement plan, we welcome the opportunity to help develop a plan for your employees' future.

To learn more about whether an Insperity Choice® 401(k) plan is right for you, call us at **800.465.3800** or visit [insperity.com/retirement](https://insperity.com/retirement).

The **Insperity® Workforce Acceleration** solution offers comprehensive human capital management that integrates your workforce management processes – payroll, HR administration, benefits and time tracking – with a level of service and attention that comes from more than 30 years in the industry.