

Insperity 401(k) Plan

Changes to Investment Options

As investment manager for the Insperity 401(k) Plan, Goldman Sachs Asset Management L.P. (GSAM) selects and continually monitors the investment options available to participants in the plan. As a result of this review, GSAM will make the changes detailed in this notice to the investment lineup available under the plan.

INVESTMENT CHANGE DETAILS

When the market closes (generally 3:00 p.m. Central time) on December 12, 2025, the following investment options will be added to the plan's investment lineup:



NEW INVESTMENT(S)

- State Street S&P 500 Index NL - M
- Capital Group EUPAC Trust - U2
- State Street Target Date Fund 2070 - P

When the market closes (generally 3:00 p.m. Central time) on December 12, 2025, the following investment options will be removed from the plan's investment lineup:



REMOVED INVESTMENT(S)

- State Street S&P 500 - K
- American Funds EUPAC R6

Additionally, all existing balances and future contributions of the following removed investments will be transferred to the replacement investments as indicated in the following chart. The replacement investments will offer you similar investment strategies and risks:

REMOVED INVESTMENT	TRANSFERRED TO REPLACEMENT INVESTMENT
State Street S&P 500 - K	State Street S&P 500 Index NL - M
American Funds EUPAC R6	Capital Group EUPAC Trust - U2

Finally, the State Street Target Date Fund 2070 – P will be added to the plan's qualified default investment alternative (QDIA) (refer to the plan's Qualified Default Investment Alternative (QDIA) Disclosure for more information on how the plan's QDIA works). For plan participants currently invested in the plan's QDIA, their existing balances and future contributions will be treated as indicated in the following chart:

CURRENT INVESTMENT: State Street Target Date Fund 2065 - P	NEW INVESTMENT: State Street Target Date Fund 2070 - P
---	---

For participants who either:

- made an affirmative election to invest in the current investment, or
- were default-invested in this investment and will turn age 65 in a year closer to 2065...

Existing balances and future contributions will remain in the current investment.

For participants who were default-invested in the current investment but will turn age 65 in a year closer to 2070...

Existing balances and future contributions will be transferred to the new investment.

The investment performance and expense ratio of the removed and new investment options are as follows:

FUND NAME	Expense Ratio % ¹	Expense Ratio per \$1,000	Redemption Fee	AVERAGE ANNUAL RETURNS ²			
				1-Year	3-Year	5-Year	10-Year
State Street S&P 500 Index NL - M	0.0075%	\$0.075	0%	17.57%	24.92%	16.31%	15.14%
State Street S&P 500 - K	0.01%	\$0.10	0%	17.58%	24.91%	16.45%	15.29%
Benchmark: S&P 500 Index			0%	17.14%	24.38%	15.95%	14.70%
Capital Group EUPAC Trust -U2	0.43%	\$4.30	0%	14.96%	19.69%	7.51%	N/A
American Funds EUPAC R6	0.47%	\$4.70	0%	14.79%	19.65%	7.49%	8.28%
Benchmark: MSCI AC World ex USA			0%	16.45%	20.67%	10.26%	8.23%
State Street Target Date Fund 2065 - P	0.06%	\$0.60	0%	15.30%	20.15%	11.13%	N/A
State Street Target Date Fund 2070 - P	0.06%	\$0.60	0%	N/A	N/A	N/A	N/A

¹ As of 9/30/2025. Expense ratio is the total annual operating expense ratio from the investment's most recent prospectus or fact sheet.

² As of 9/30/2025. Past performance does not guarantee how an investment option will perform in the future. Current performance may be higher or lower than that quoted.

EFFECTIVE DATE

This change is effective December 12, 2025 (Effective Date). In the absence of an affirmative investment election to the contrary, your existing balances and future contributions invested in the current/removed investments will be transferred to the corresponding new/replacement investment, as described in this notice, after the market close on the Effective Date. If you do not want this to happen, then you must transfer your money from the current/removed investments into another available investment of your choice before 3 p.m. CT on the Effective Date. There is no charge to make or change investment elections and you may make changes to your investment elections virtually any time.

Please note that the new/replacement investments will be available beginning December 12, 2025, after 3:00 p.m. CT for you to transfer your money into, if you choose.

ACCESSING YOUR ACCOUNT

If you have an Insperity Premier™ account online, log in to the Retirement Service CenterSM through Insperity Premier, located at portal.insperity.com, to access your retirement plan account. If you don't have access to Insperity Premier, log in to the Retirement Service Center directly at retirement.insperity.com. You should have received an email from 401kparticipantconfirm@response.insperity.com with information about how to establish your account.

If you need assistance, you may call the Insperity 401(k) Contact Center at (866)-715-3552 Option #3 on business days from 7:00 a.m. to 7:00 p.m. CT.

INVESTMENT OBJECTIVES AND STRATEGIES

The stated objectives and strategies of each new/replacement investment are comparable to those of the respective current/removed investment. You should read each investment's prospectus and other informational materials, if available, for more detailed information about each investment option. To obtain current performance and further information, please log in to your account.

POTENTIAL RISKS

All investing is subject to risk. Investors could lose money by investing in these investment options, and the investments could underperform other investments. Investors should expect share price and total return to fluctuate within a wide range. Individual investments each have their own respective risks that could impact performance. Those could include equity risk, market risk, active manager risk, small-cap company risk, emerging markets risk, liquidity risk, derivatives risk, and other types of risk. You should read each investment's prospectus and other informational materials, if available, for more detailed information about each investment's specific risks.