

401(k) Account Access – Frequently Asked Questions

Q: How do I access my 401(k) account?

A: Almost all employees log in to their 401(k) account via Insperity Premier™ at portal.insperity.com. Just enter your username and password, confirm your identity, and then click to view the 401(k) section. Then click to MANAGE MY 401(K).

Those without access to portal.insperity.com can log in directly via retirement.insperity.com. If it's been a while since your last login, you may be asked to fill in some blanks upon your next log-in attempt as a result of new security measures. This could include adding a phone number and email address to your account if you haven't done so already.

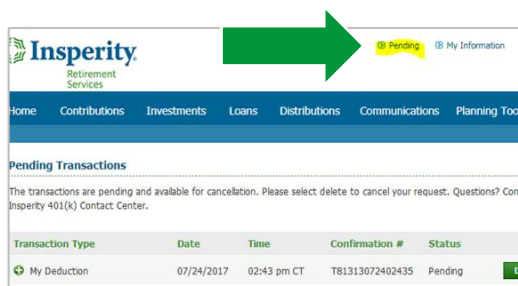
Q: How do I create an account?

A: If you use portal.insperity.com in order to access your other Insperity benefits, then you'll also use that site in order to enroll in the 401(k) plan. Just log in, click to view the 401(k) section, click the ENROLL NOW button, and then follow the prompts.

All others will receive a letter in the mail with a PIN for creating an account at retirement.insperity.com. If you did not receive this letter or misplaced it, you can reach out to the Insperity Contact Center to get a new PIN.

Q: I just enrolled in the 401(k) plan and submitted a transaction. Where can I see that information?

A: Transactions submitted by 3 p.m. CT are processed in the nightly cycle. Prior to 3 p.m. CT, you can view the change you made by clicking the "Pending" link at the top of your account homepage. From there, you can opt to change the transaction request or cancel it.



If you need any further assistance, please reach out to the Insperity Contact Center at 866.715.3552, option 3, or contact_center@insperity.com. Specialists are available Monday through Friday from 7 a.m. to 7 p.m. CT.

Q: How can I find out if my employer offers a match?

A: There are several ways to find out if your 401(k) has employer contributions.

- If you recently became eligible to participate in the plan, a booklet with that information will be mailed to your home address.
- You can also check for a match when you enroll through SmartPlan. Click on the ENROLL NOW button to launch SmartPlan. When you get to the contribution section of SmartPlan, you can hover over the Employer section to see a quick review of your match.

If you are already enrolled, then use the MANAGE MY 401(k) button to access your account and SmartPlan.

- Your third option is to email or call the Insperity Contact Center to request that information. Make sure to note your full name and the name of your employer. Specialists can be reached at 866.715.3552, option 3, or contact_center@insperity.com and are available Monday through Friday from 7 a.m. to 7 p.m. Central time.

Q: How do I access my account after employment termination?

A: If you access your account at retirement.insperity.com, there is no change to how you access your account after termination of employment.

If you access your account at portal.insperity.com, you will continue to access your account there for 18 months following your termination date. After that period, your account access will transition to retirement.insperity.com.

If you would like more information about how your account is affected by employment termination, please read the [Employment Termination FAQ](#).