2026 Guidance

On October 29, 2026, the company announced its updated guidance for 2026, including the fourth quarter of 2026. Please refer to the accompanying financial tables at the end of the October 29, 2026 press release on Form 8-K filed with the SEC for the reconciliation of non-GAAP financial measures to the comparable GAAP financial measures.

	Q4 2026			Full Year 2026		
Average WSEEs paid	306,000	—	308,000	305,500	—	306,000
Year-over-year decrease	(2.0)%	—	(1.4)%	(1.5)%	—	(1.3)%
Adjusted EPS[1]	$0.07	—	$0.42	$1.93	—	$2.28
Year-over-year increase	112%	—	170%	87%	—	121%
Adjusted EBITDA (in millions)	$24	—	$44	$194	—	$214
Year-over-year increase	285%	—	438%	48%	—	63%

[1] Adjusted EPS reflects an effective tax rate of approximately 28% in Q4 2026 and 36% for the full year 2026 and outstanding shares of 39.0 million for Q4 2026 and 38.6 million for the full year 2026.

Definition of Key Metrics

Average WSEEs paid — Determined by calculating the company's cumulative WSEEs paid during the period divided by the number of months in the period.

Adjusted EPS — Represents diluted net income per share computed in accordance with GAAP, excluding the impact of non-cash stock-based compensation and restructuring charge.

Adjusted EBITDA — Represents net income computed in accordance with GAAP, plus interest expense, income taxes, depreciation and amortization expense, amortization of SaaS implementation costs, non-cash stock-based compensation, and restructuring charge.

About Insperity

Since 1986, Insperity's mission has been to help businesses succeed so communities prosper. Offering a suite of the most comprehensive, scalable HR solutions available in the marketplace, Insperity is defined by an unrivaled breadth and depth of services and level of care. Through an optimal blend of premium HR service and technology, Insperity delivers the administrative relief, reduced liabilities and better benefit solutions that businesses need to drive performance and growth. With 2025 revenues of $6.8 billion and sales and service operations throughout the U.S., Insperity is currently making a difference in thousands of businesses and communities nationwide. For more information, visit http://www.insperity.com.

Forward-Looking Statements

The statements contained herein that are not historical facts are forward-looking statements within the meaning of Section 27A of the Securities Act of 1933 and Section 21E of the Securities Exchange Act of 1934. You can identify such forward-looking statements by the words “anticipates,” “expects,” “intends,” “plans,” “projects,” “believes,” “estimates,” “forecasts,” “likely,” “possibly,” “probably,” “could,” “goal,” “opportunity,” “objective,” “target,” “assume,” “outlook,” “guidance,” “predicts,” “appears,” “indicator” and similar expressions. Forward-looking statements involve a number of risks and uncertainties. In the normal course of business, in an effort to help keep our stockholders and the public informed about our operations, from time to time, we may issue such forward-looking statements, either orally or in writing. Generally, these statements relate to business plans or strategies, including our strategic partnership with Workday, Inc.; projected or anticipated benefits or other consequences of such plans or strategies; or projections involving anticipated revenues, earnings, average number of worksite employees, benefits and workers’ compensation costs, or other operating results. We base these forward-looking statements on our current expectations, estimates and projections. We caution you that these statements are not guarantees of future performance and involve risks, uncertainties and assumptions that we cannot predict. In addition, we have based many of these forward-looking statements on assumptions about future events that may prove to be inaccurate. Therefore, the actual results of the future events described in such forward-looking statements could differ materially from those stated in such forward-looking statements. Among the factors that could cause actual results to differ materially are:

- adverse economic conditions;
- disallowance of, or other liabilities associated with, employee retention tax credits under certain COVID-19 relief programs;
- labor shortages, increasing competition for highly skilled workers, and evolving employee expectations regarding the workplace;
- impact of inflation and changes in U.S. trade policy;
- vulnerability to regional economic factors because of our geographic market concentration;
- failure to comply with covenants under our credit facility;
- impact of a future outbreak of highly infectious or contagious disease;
- bank failures or other events affecting financial institutions;
- our liability for WSEE payroll, payroll taxes and benefits costs, or other liabilities associated with actions of our client companies or WSEEs, including if our clients fail to pay us;
- increases in health insurance costs and workers’ compensation rates and underlying claims trends;
- financial solvency of workers’ compensation carriers, other insurers or financial institutions;
- the ability to adjust service fees for increases in state and local taxes, including state unemployment tax rates;
- an adverse determination regarding our status as the employer of our WSEEs for tax and benefit purposes and an inability to offer alternative benefit plans following such a determination;
- cancellation of client contracts on short notice, or the inability to renew client contracts or attract new clients;
- disruption from healthcare reform or the inability to secure competitive replacement contracts for health insurance and workers’ compensation insurance at expiration of current contracts;
- regulatory and tax developments and possible adverse application of various federal, state and local regulations;
- failure to manage growth of our operations and the effectiveness of our sales and marketing efforts;
- the impact of the competitive environment and other developments in the human resources services industry, including the professional employer organization (or PEO) industry, on our growth and/or profitability;

- an adverse final judgment or settlement of claims against Insperity;
- disruptions of our information technology systems or failure to enhance our service and technology offerings to address new regulations or client expectations;
- our liability or damage to our reputation relating to disclosure of sensitive or private information as a result of data theft, cyberattacks or security vulnerabilities;
- failure of third-party providers, such as financial institutions, data centers or cloud service providers;
- our ability to fully realize the anticipated benefits of our strategic partnership and joint solution with Workday, Inc.; and
- our ability to integrate or realize expected returns on future product offerings, including through acquisitions, strategic partnerships, and investments.

These factors are discussed in further detail in Insperity's filings with the U.S. Securities and Exchange Commission. Any of these factors, or a combination of such factors, could materially affect the results of our operations and whether forward-looking statements we make ultimately prove to be accurate.

Any forward-looking statements are made only as of the date hereof and, unless otherwise required by applicable securities laws, we undertake no obligation to update or revise any forward-looking statements, whether as a result of new information, future events or otherwise.