

PLAN HIGHLIGHTS

On the following pages, you will find important information about Kforce 401(k) Retirement Savings Plan. The information in the guide is just an overview of the plan's features. For more detailed information about your plan, you can request your plan's Summary Plan Description (SPD) from your Plan Administrator.

Excessive trading can harm a fund's performance and the retirement security of long-term investors. Mutual fund companies and other providers of retirement investment products have rules prohibiting this practice in order to protect the interests of all investors. The Excessive Trading Monitoring Program is part of Prudential's ongoing commitment to help all our investors grow and protect their wealth. The program is designed to identify participants who are engaging in excessive trading of one plan investment for another plan investment and to stop such trading. Visit www.prudential.com/online/retirement for more information.

This plan follows guidelines set forth by 404(c). In dealing with participant investment self-direction, 404(c) has garnered much interest as a means for plan sponsors to avoid or reduce fiduciary liability for participant investment choices in a participant-directed investment plan. This plan chooses to comply with specific requirements regarding information about investment options, number and type of investment options, as well as an ability to move balances between those options on a reasonably frequent basis."

The Summary Plan Description (SPD) for the Kforce 401(k) Retirement Savings Plan describes the features and details of the plan. It is available online by logging on to the Prudential Retirement website at www.prudential.com/online/retirement. On Accounts Home Page, simply click on "Message Center" to access this document.

ENROLLMENT AND ELIGIBILITY

- You will be able to enroll upon completion of 1 hour(s) of service. You may enroll at anytime, after meeting your eligibility requirement.

YOUR CONTRIBUTIONS

You may contribute:

- 0 to 75% of your annual pay before taxes are deducted.*
- If you will be at least 50 years old in 2022, you are also eligible to make an additional before-tax catch-up contribution of \$6,500 per year.
- You may change your contribution amount anytime.

- You may roll over money to your account, in any amount, from another similar retirement plan. Refer to the Plan Documentation for further information.

*In 2022, federal tax law allows you to make before-tax contributions to your retirement plan up to \$20,500. If you are a highly compensated employee, you may be subject to additional contribution limits.

CONTRIBUTION ACCELERATOR — an easy way to raise your contribution amount over time—through your plan's optional contribution accelerator feature. Here's how it works:

- You are automatically enrolled in this feature unless you opt out.
- Your contribution amount will increase by 1% annually, up to a maximum of 8% of your pay.
- You can opt out of this feature at any time

WHAT IS VESTING?

"Vesting" refers to your ownership of the money in your account. You are always 100% vested in your own contributions, but it may take longer to become vested in your employer's contributions. Refer to the vesting schedule for details about your employer contributions.

The vesting schedule below applies to the following sources:

- EMPLOYER MATCH

You will be vested in your employer contributions based on the following vesting schedule:

Years of service	Percentage vested
After 2 years	20%
After 3 years	40%
After 4 years	60%
After 5 years	100%

The vesting schedule below applies to the following source:

- TRANSFERRED EMPLOYER MATCH

Years of service	Percentage vested
After 1 year	20%
After 2 years	40%
After 3 years	60%
After 4 years	80%
After 5 years	100%

ACCESSING YOUR MONEY

You may be able to access money in your retirement plan account through a loan, in-service withdrawal, or a hardship withdrawal.

LOANS

Your plan allows you to take	1 loan at one time
Application fee:	\$95 for each loan
Processing fee:	\$12.50 quarterly
Method of repayment:	Payroll deduction
Tax consequences:	If loan is not paid in full, tax consequences will apply.
Prepayment available:	Yes

GENERAL PURPOSE

Interest rate:	Prime rate plus 1%*
Minimum loan:	\$500
Maximum loan:	50% of your vested account balance, up to \$50,000 in a 12 month period* in
Repayment period	0 to 5 years.

*Interest is paid back to participant's account. Additional information about loan calculations and loan interest rate details can be found in your plan's loan policy.

PRIMARY RESIDENCE

Interest rate:	Prime rate plus 1%*
Minimum loan:	\$500
Maximum loan:	50% of your vested account balance, up to \$50,000 in a 12 month period*
Repayment period	0 to 5 years.

*Interest is paid back to participant's account. Additional information about loan calculations and loan interest rate details can be found in your plan's loan policy.

Any outstanding loan balance not paid back at termination becomes taxable in the year of default. Under the Tax Cuts and Jobs Act, for defaults related to termination of employment after 2017, the individual has until the due date of that year's return (including extensions) to roll over this amount to an IRA or qualified employer plan.

In-service withdrawals

While employed, you may make in-service withdrawals within plan restrictions.

Hardship withdrawals*

While employed, you may take a withdrawal request due to a financial hardship, within plan restrictions.

One of the following requirements must apply to qualify for hardship withdrawal:

- Purchase or construction of a principal residence
- Payment for higher education expenses
- Major medical expenses
- Preventing eviction from, or foreclosure on, a principal residence
- Expenses and losses as a result of a federally declared disaster
- Additional requirements to qualify for a hardship withdrawal can be located in the plan's SPD.

***Withdrawals:** The taxable portion of a withdrawal is taxed as ordinary income and will be subject to an additional early distribution penalty tax if you receive the withdrawal before age 59½. The total amount of the withdrawal may not be more than the amount required to meet your immediate financial need, however, you may have the option to "gross-up" the amount you receive to cover taxes. You may want to consult a tax professional before taking a withdrawal from the plan.

Important note!

Amounts withdrawn before age 59½ may be subject to a 10% federal income tax penalty, applicable taxes and plan restrictions. Withdrawals are generally taxed at ordinary income tax rates

Disability option: If you become disabled, you may be eligible to receive all of your vested account balance immediately. The amount you receive is subject to all applicable income taxes, but no penalties.

RETIRING OR LEAVING THE EMPLOYER

It's important to learn about all options regarding your account balance before you retire or separate from service. You will need to make a decision about what to do with your vested account balance when one of the following events occurs:

- Your employment with Kforce ends.
- You retire from Kforce at the normal retirement age of 55.
- You become permanently disabled.
- Your death. Your beneficiary is entitled to your account balance when you die; they are responsible for all federal income tax imposed. Distribution upon death

may also be subject to federal and state inheritance and estate taxes.

- If you separate from service before you reach age 55, you may be subject to an additional early withdrawal penalty tax if you receive a taxable distribution prior to age 59½.

When any of the events listed above occur, you or your beneficiary will have several distribution options. It's important to understand each of the distribution options listed in your plan's Summary Plan Description, before you make your decision. For assistance, please contact a Prudential representative at **1-877-778-2100**.

Upon termination, if your account is transferred to the Direct Service Option (DSO), there will be a \$30.00 fee for each withdrawal. Note: The DSO fee does not apply if you liquidate your account prior to the date noted in your Distribution Options Letter that you receive soon after your termination of employment.

Once terminated from employment, the Kforce 401(k) Retirement Plan provides for a mandatory final lump sum distribution or rollover of your balance to another qualified plan or an Individual Retirement Account (IRA) once you attain the age of 62.

Keeping it in the plan

At the time benefits are payable, the amount of your vested account balance will determine how your account is handled. Refer to the schedule below:

Your vested account balance	Impact to your money
Less than \$1,000	Paid in lump sum, regardless of prior elections*
Greater than \$1,000 but less than \$5,000	If you do not choose to receive a distribution, Prudential will follow the direction of the plan
Greater than \$5,000	Your money will continue to grow tax-deferred in your account

*Standard 20% withheld.

Directly rolling it over

You can choose to move or "roll" money over into another qualified retirement plan, a Traditional Individual Retirement Account (IRA), or Roth IRA. This allows your money to continue growing tax-deferred. This is based on our understanding of the tax law. You may wish to discuss this matter with your tax advisor. Because each situation is unique, neither we nor our representatives can provide tax or legal advice.

Lump sum

You may choose to take a full lump sum distribution. A 20% federal income tax may be applied.

INVESTMENT TYPES

This section is designed to provide general information about different types of investments. Not all plans offer investments in every category. Information about the specific investments offered through your plan is available in the Investment Options section of this guide. The main types of investments in which participants generally invest:

Stable-Value investments: These investments combine safety of principal, liquidity and a competitive rate of return with potentially improved earnings power versus alternative short-term investments.

Fixed-Income Investments: invest in corporate and government bonds. They can go up or down in value each day, so they carry more risk than stable-value investments, but also offer more opportunity for a potentially larger return. Fixed income investment mutual funds are subject to interest rate risk; their value will decline as interest rates rise.

Stocks/Equities: Stock funds—also called equity investments—represent ownership in funds, which own shares of corporations. Stock funds offer you a chance to share in the profits—or losses—of those corporations. Stocks funds have the potential for higher returns, but they carry more risk than the other investment options.

Allocation: Allocation investments combine fixed-income and stock components to offer you a combination of the interest income from fixed-income investments and the growth potential of stock investments. As a result, balanced investments typically do not experience the full ups and downs of the stock market.

Retirement Income: Although they may vary in structure, these options are designed to provide a steady stream of income for life.

INVESTMENT OPTIONS

Kforce 401(k) Retirement Savings Plan offers a selection of investments to choose from. You can decide how you want your money invested and may move money between investments anytime. Please refer to the disclosures at the end of this section for a description of any restrictions that may apply.

Stable-Value

Guaranteed Income Fund ^{MG}

Fixed Income-Intermediate Government Bond
DFA Intermediate Govt Fixed-Income Portfolio I*

Fixed Income-Inflation Protected Bond

PIMCO Real Return Fund Institutional Class*

Fixed Income-Intermediate Core-Plus Bond

PGIM Total Return Bond Fund -Class R6^{†G}

Fixed Income-High Yield bond

Federated Hermes Opportunistic High Yield Bond Fund Institutional Shares*

Fixed Income-Global/International Bond

Vanguard Total International Bond Index Fund Admiral Shares*

Allocation - Balanced Blend

American Funds American Balanced R6*

Large Cap Stock-Value

Columbia Dividend Income Fund Institutional 3Class*^G

Large Cap Stock-Blend

Vanguard 500 Index Fund*

Large Cap Stock-Growth

Vanguard Growth Index Institutional*^G

Mid Cap Stock - Value

Vanguard Mid-Cap Value Index Admiral*

Mid Cap Stock - Blend

Vanguard Mid-Cap Index Admiral*

Mid Cap Stock-Growth

Black Rock Mid Cap Growth Equity Portfolio class K*^G

Small Cap Stock - Value

Vanguard Small Cap Value Index Institutional*^G

Small Cap Stock-Blend

Vanguard Small Cap Index Admiral*

Small Cap Stock-Growth

Vanguard Small Cap Growth Index Institutional*

Global Stock-Blend

Vanguard Global Equity Fund Investor shares*

International Stock-Growth

American Funds Europacific Growth R6*^G

Columbia Emerging Markets Fund Inst 3 Class

Other-Company Stock

Kforce Company Stock

*Register mutual fund

^GThese investments are included in your plan's GoalMaker portfolios. These investments are subject to change. You will be notified in writing in advance of any such change.

[‡]Generally, distributions resulting from your termination of employment, retirement, death or disability, hardship withdrawals and minimum required distributions will always be paid in full without any fees or restrictions and will not be deferred. Prudential reserves the right to defer certain other withdrawals from GIF assets if your plan's pool level cashflow exceeds 10% of the pool's beginning of calendar year balance. A pool consists of similar contracts that are funded with us in the same calendar year. This availability of withdrawals and distributions is subject to the specific provision of your retirement plan.

Under most circumstances, transfers to competing funds will not be restricted. However, Prudential reserves the right to restrict transfers to competing funds from this and any other plan investment. Competing funds are generally money market investments, stable value investments, or funds with an allocation of 50% or more to fixed income securities.

If the SEC has suspended or otherwise restricted trading, or another emergency outside of our control exists, Prudential may defer transfers, distributions or disbursements for up to six months.

GOALMAKER

Your retirement plan offers GoalMaker[®], an optional easy-to-use asset allocation program that will invest your contributions in a portfolio that matches your investor style and years to retirement.

By enrolling in GoalMaker, you direct Prudential to immediately reinvest your future contributions and existing account balance (if applicable) to match this investment allocation. Your entire account will be rebalanced according to this portfolio unless a restriction is in place or a portion of your account is invested in a restricted source that isn't available through GoalMaker. Of course, as your goals and years to retirement change, you can select a new portfolio at any time without changes or penalties. Making an allocation change, however, will cause you to no longer be enrolled in the GoalMaker program.

The GoalMaker portfolio you choose will be automatically rebalanced at a frequency determined by your plan. Automatic rebalancing with GoalMaker ensures your asset allocation stays in line with your original investment objectives. During the rebalancing process, money is moved among investments in your GoalMaker portfolio to maintain the allocation percentages you choose.

Additionally, GoalMaker's optional age adjustment feature automatically adjusts your allocations over time, based on the number of years you have left to retirement. How does it work? If you choose a conservative investor portfolio with 11-15 years to retirement, once you reach an age that brings you ten years before your expected retirement age, your account will automatically be updated to the conservative investor portfolio with 6-10 years to retirement.

To see how your money would be invested across various asset classes, find your Investor Style code in the chart below that matches your investing style.

PLAN HIGHLIGHTS

GoalMaker allocations

Investment options	Conservative				Moderate				Aggressive			
	C01	C02	C03	C04	M01	M02	M03	M04	R01	R02	R03	R04
	0-5 years	6-10 years	11-15 years	16+ years	0-5 years	6-10 years	11-15 years	16+ years	0-5 years	6-10 years	11-15 years	16+ years
Stable-Value Guaranteed Income Fund	44%	39%	23%	14%	35%	23%	16%	7%	21%	16%	9%	0%
Fixed Income (Long Term & Intermediate) PGIM Total Return Bond R6	32%	27%	26%	16%	25%	26%	19%	8%	25%	19%	11%	0%
Large Cap Stock-Growth Vanguard Growth Index Institutional	5%	7%	11%	15%	8%	11%	14%	17%	12%	14%	16%	9%
Large Cap Stock-Value Columbia Dividend Income Fund Institutional 3 Class	5%	7%	11%	15%	8%	11%	14%	17%	12%	14%	16%	19%
Small/Mid Cap Stock-Growth Black Rock Mid Cap Growth	3%	4%	6%	8%	5%	6%	7%	10%	6%	7%	10%	13%
Small/Mid Cap Stock-Value Vanguard Small Cap Value Index Institutional	3%	4%	4%	8%	5%	6%	7%	10%	6%	7%	10%	13%
International Stock American Funds Europacific Growth R6	8%	12%	17%	24%	14%	17%	23%	31%	1%	23%	28%	36%

Keep in mind that application of asset allocation and diversification concepts does not ensure safety of principal and interest. **You can lose money by investing in securities.**

Morningstar uses a holistic, total wealth approach steeped in research that considers an investor's unique risk preferences and risk capacity to map an investor to the most appropriate overall stock and bond mix in weights represent the optimal combination of "accumulation-oriented" characteristics vs. "retirement-oriented" characteristics given the unique profile of the investor.

These model portfolios are provided as samples and not as investment recommendations. The model portfolios are based on generally accepted investment practices and take into account the principles of modern portfolio theory, in which allocations are adjusted in an effort to achieve maximum returns for a given level of risk. You should consider other assets, income, and investments (e.g. equity in a home, Social Security benefits, individual retirement plan investments, etc.) in addition to your interest in the plan, to the extent those items are not taken into account in the model before applying these models to your individual situation. Please note that in addition to the specific investments used in the GoalMaker model portfolios, other designated investment alternatives have similar risks and return characteristics. Information regarding those designated investment alternatives can be found in your plan enrollment materials or by logging into your retirement account at Prudential.com. The GoalMaker portfolios are subject to change including, for example, the replacement of investment options and allocations within the portfolios.

You will be notified in writing in advance of such changes. **Past performance of investments or asset classes does not guarantee future results.**

In applying particular asset allocation models to your individual situation, you should consider your other assets, income, and investments (e.g., equity in a home, Social Security benefits, individual retirement plan investments, savings accounts, and interests in other qualified and non-qualified plans) in addition to your interests in the plan.

There are other designated investment alternatives that have similar risk and return characteristics available to you. More information on these investment alternatives is available in the fund fact sheets included in this guide.

GoalMaker is an optional asset allocation program. GoalMaker is not intended as advice or recommendation about investing or managing your retirement savings. In making GoalMaker available, Prudential Investment Management Services ("PIMS") is not acting as your fiduciary as defined by the Department of Labor or otherwise. PIMS also does not undertake to provide any investment advice to you on an ongoing basis and does not provide legal, tax, accounting, or other kinds of advice about your retirement investments. However, we think it is important for our customers to know the important information that is provided here to assist them in making informed decisions.

PLAN HIGHLIGHTS

Self Directed Brokerage *

This optional program allows you to invest in individual stocks and bonds and/or an expanded selection of mutual funds through your retirement account. Trading individual securities adds a potentially higher level of risk to your account, so you should consider this option carefully. Also, a minimum account balance is required for brokerage accounts and additional fees apply. Call Prudential at 1877-778-21 or contact your Benefits Manager for all information package and/or enrollment materials.

*Brokerage services are offered through Prudential Investment Management Services LLC (PIMS), Newark, NJ, a Prudential Financial company.

Company Stock

Your employer offers Kforce Company Stock through your retirement plan. Stocks, which represent ownership in shares of a corporation, offer you a chance to share in the profits—or losses—of the corporation whose stock you are purchasing. Although stocks have the potential for higher returns, they carry more risk than other investment options. And investing in a single stock, such as company stock, is considered riskier than investing in a stock fund, which ordinarily invests in an assortment of different stocks

The transaction fee for buying and selling Kforce Company Stock is \$0.04 per share/unit. This fee is reflected in the share/unit price at the time of the trade.

This material is intended to provide information only. This material is not intended as advice or recommendation about investing or managing your retirement savings. By sharing this information, Prudential Retirement® is not acting as your fiduciary as defined by the Department of Labor or otherwise. If you need investment advice, please consult with a qualified professional.

Investors should carefully consider a fund's investment objectives, risks, charges and expenses before investing. For more complete information about the investment options available through your plan, please call 1-877-778-2100 for a free prospectus that contains this and other information about our funds. Please read the prospectus carefully before investing. It is possible to lose money investing in securities.

Shares of registered mutual funds are offered through Prudential Investment Management Services LLC (PIMS), Newark, NJ, a Prudential Financial company.

GoalMaker's model allocations are based on generally accepted financial theories that take into account the historic returns of different asset classes. But, of course, past performance of any investment does not guarantee future results. Participants should consider their other assets, income and investments (e.g. equity in a home, Social Security benefits, individual retirement plan investments, etc.) in addition to their interest in the plan, to the extent those items are not taken into account in the model.

Participants should also periodically reassess their GoalMaker investments to make sure their model portfolio continues to correspond to their changing attitudes and retirement time horizon.

The Guaranteed Income Fund (GIF) is a group annuity product issued by Prudential Retirement Insurance and Annuity Company (PRIAC), Hartford, CT. Amounts contributed to the contract are deposited into PRIAC's general account. Payment obligations and the fulfillment of any guarantees specified in the group annuity contract are insurance claims supported by the full faith and credit of PRIAC. PRIAC periodically resets the interest rate credited on contract balances, subject to a minimum rate specified in the group annuity contract. Past interest rates are not indicative of future rates. This product is neither a mutual fund nor a bank product.

PRIAC obligations are not insured by the FDIC or any other federal government agency. Contract form #GA-2020-IA-0805 or state variation thereof.

Prudential Retirement is compensated in connection with this product when general account investment returns exceed the interest credited on contract balances. Prudential Retirement may earn fee revenue plus the foregoing compensation if your plan has agreed to pay contract charges—which are sometimes paid with respect to plan/participant recordkeeping and distribution services. For some plans, Prudential Retirement uses a portion of its aggregate compensation to satisfy the plan's request for allowances and for payments to defray plan expenses. If Prudential Retirement's aggregate compensation from this and other plan investment products exceeds the costs of servicing your plan, Prudential Retirement earns a profit; otherwise, there is a loss.

Frequent exchanging between plan investment options may harm long-term investors. Your plan or the plan's investment funds may have provisions to deter exchanges that may be abusive. These policies may require us to modify, restrict or suspend purchase or exchange privileges and/or impose redemption fees.

Retirement products and services are provided by Prudential Retirement Insurance and Annuity Company (PRIAC), Hartford, CT or its affiliates. PRIAC is a Prudential Financial company.

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