



We're Human Interest

Human Interest is an affordable, tech-savvy 401(k) provider built especially for small and medium-sized businesses. We're proud to offer access to flexible, automated retirement savings plans to hundreds of thousands of employees nationwide. With roughly \$5.2 billion in assets under administration and \$700 million in total funding, we are even more committed to our mission of shaking up the retirement industry for the better.¹

Our founding story

We were founded in 2015 by a former small business owner who faced many of the same difficulties our customers did when it came to launching a 401(k) plan for employees. In every decision we make as a company—like eliminating all transaction fees and building a proprietary recordkeeping platform—we put our focus on the experience and satisfaction of our customers and their employees.^{2,3}

We're continuing to innovate in this industry so that people in all lines of work can access powerful savings tools and work toward a secure financial future.

What we do

We deliver with efficiency-focused platform engineering and automation in all the right places. Not to mention, every step of the process is personalized to fit the needs of your business, including your plan.

With Human Interest, you'll get:



Flexible plans & portfolios

Businesses have the freedom to decide between pre-built and customizable plans as well as the ability to choose from thousands of funds.



Easy saving & investing

Participants can sign up in less than five minutes and access built-in retirement education at any time.



Automated features

With 500+ payroll integrations and advisory services, you can focus on your business; we'll use the combination of our technology and experienced employees to guide you and make having a 401(k) plan easy.⁴



Transparent & fair pricing

All three of our pricing tiers—Essentials, Complete, and Concierge—and products—401(k), 403(b), and safe harbor—are clearly laid out on our website—no surprises.⁵



The Human Interest Advantage.

We believe that everyone deserves access to a secure financial future.

Human Interest is a hyper-growth company on a mission to ensure that people in all lines of work have access to retirement benefits.

Human Interest by the numbers

Human Interest was built by small business owners, for small business owners. We're securely funded by Silicon Valley venture capitalists and staffed by cutting-edge Silicon Valley engineers to simplify and innovate the historically complicated and archaic 401(k) process.

2015

Year founded

800+

employees and growing

25,000+

small and medium-sized businesses

750,000+

eligible participants

100+

industries served

Zero

transaction fees. Period.¹

\$500 million

in secured funding

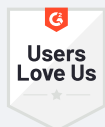
90%

plan participation when auto-enrollment is enabled²

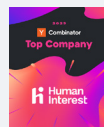
Three

flexible and transparent pricing plans
(visit humaninterest.com/pricing)

Top-rated 401(k) provider³



4



5

¹ Goodbye 401(k) Transaction Fees. Human Interest. December 16, 2020.

² Source: Human Interest customer data, December 2022.

³ G2 Leaders: as of 12/09/22. To qualify a product must place in the "Leaders Quadrant" of the G2 Grid at the end of the quarterly evaluation period. The G2 Grid maps qualifying companies into quadrants based on User Satisfaction rating and a Market Presence score that considers data from online sources, including, among other criteria, the amount of reviews and web presence. A product must have 10 reviews to be considered. In this period, 4 out of the 15 products listed in the 401(k) software category on G2 qualified. During this period, Human Interest solicited clients for G2 reviews in exchange for nominal non-cash compensation. A higher nominal value offered for non-anonymous testimonials. Active solicitation and non-cash compensation will make a customer more likely to portray Human Interest favorably. Testimonials may not be representative of the experience of others and past success does not guarantee future results. From 5/25/22-12/31/22, Human Interest offered gift cards as an incentive for customers to complete G2 reviews. The G2 Grid is updated daily. Click here for the most recent grid results and here for full methodology. Click here for most recent rating. Read our full disclosures [here](#).

⁴ G2 Users Love Us badge: Must have minimum 20 reviews and G2 rating of 4.0+ stars.

⁵ As of 2/27/23. Human Interest is one of 292 private companies included. List sorted by company's valuation from their latest funding round, and all are valued at over \$150M. Y Combinator is an investor in Human Interest. Recognition is not indicative of Human Interest's future performance.

Human Interest Inc. is an affordable, full-service 401(k) and 403(b) provider that seeks to make it easy for small and medium-sized businesses to assist their employees with investing for retirement. For more information, please visit humaninterest.com.

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Contact sales@humaninterest.com to start saving for your future today.

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Get the benefits of a large-scale retirement plan with less of the hassle.



Easy setup and administration

Say goodbye to most of the manual work of setting up and managing a 401(k). We handle compliance, recordkeeping, and updating employee information every payroll cycle.



“No-Touch” integration with 450+ payroll providers³

Human Interest’s integration helps reduce the burden of managing a 401(k) by syncing to payroll, processing contributions, and handling employee contribution rates changes.



Investment education

Human Interest offers built-in education like our learning center and other educational resources. The plan administrator has the option to choose and manage their funds or choose to work with their personal financial advisor.



Affordable, diverse investment options⁴

We aim to keep fees low — and transparent — for both employers and employees. Employees can invest in diverse mutual funds across multiple asset classes and risk categories.



Continuous 401(k) account management

Human Interest provides ongoing support for administrators and employees. With our Concierge plan, customers will have access to a dedicated Account Manager.

Transparent pricing

Human Interest’s 401(k) includes recordkeeping, compliance services, full account setup, flexible plan design options, and reporting.

View our transparent pricing on our [website](#). A one-time setup fee of \$499 may apply. All prices are exclusive of applicable taxes.

An investment advisory fee paid to Human Interest Advisors (HIA) of 0.01% and a separate fee for recordkeeping services and custody-related expenses paid to Human Interest Inc. (HII) of 0.05% are deducted monthly from the employee’s account.

See the [HII Terms of Service](#) and [HIA Terms of Service](#) for more information.⁵

Featured plans start at

\$160
per month

+\$7
per employee
per month⁶

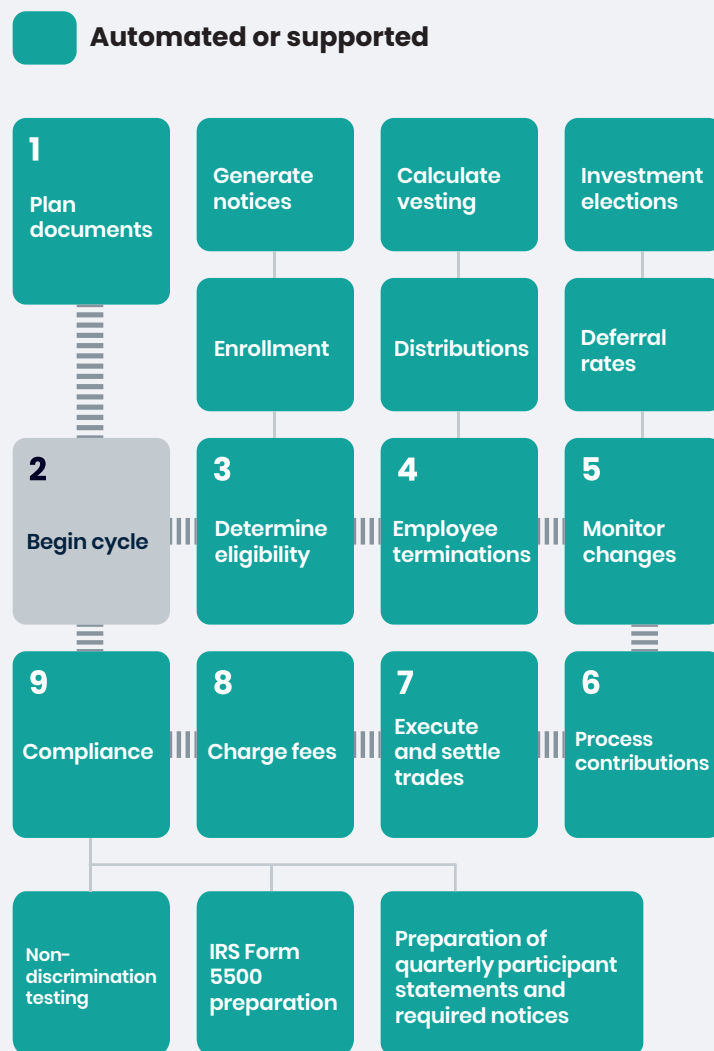
Traditional providers vs. Human Interest

Traditional providers have built their business on administering large 401(k) plans. They have not built the technology and automation required to efficiently run small plans. Human Interest's fully automated 401(k) plans can be set up online without ongoing administration and less the cost of traditional 401(k)s.

Traditional 401(k)/403(b) providers⁷



Human Interest⁷



¹ Human Interest internal data. 2023.

² G2 Users Love Us badge: Must have minimum 20 reviews and G2 rating of 4.0+ stars.

³ Refer to humaninterest.com/payrolls for a list of integrated payroll providers.

⁴ Investment Advisory services are offered by Human Interest Advisors, a subsidiary of Human Interest Inc. Human Interest Advisors is a registered investment advisor with the Securities and Exchange Commission ("SEC"). SEC registration does not imply a certain level of skill or training. Investing involves risk and may result in loss. Past performance is not a guarantee or indicative of future returns, and expected returns may not reflect actual future performance. The value of investments will fluctuate, and investors may earn or lose money. Investment strategies may not be suitable for everyone. Each investor needs to review an investment strategy for their own particular situation before making any investment decision. Additional information can be found in the company's [Form ADV Part 2A](#).

⁵ Asset Fees, which will be deducted monthly from employee accounts, represent an investment advisory fee paid to HIA (Human Interest Advisors) of 0.01% and a separate fee for recordkeeping services and custody-related expenses paid to HII of 0.50%. See the [HII Terms of Service](#) and [HIA Terms of Service](#) for more information. Similar services may be available at a lower cost from other providers.

⁶ Recommended plan pricing reflects Human Interest's Complete Plan.

⁷ Retirement plan support is dependent on the customer's payroll service provider and integration. For a full list of our supported payrolls please visit our website. Customers on a self-supported payroll will be required to administer their plan on an on-going basis.

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Transparent and flexible 401(k) plan pricing

Human Interest offers a transparent three-tier pricing structure, each with a different level of service. Forget about hidden fees — our pricing makes it easy for you to understand the total cost of your 401(k) plan so you can make an informed decision about which plan is right for you, right now. If things change, move to a different tier at any time.

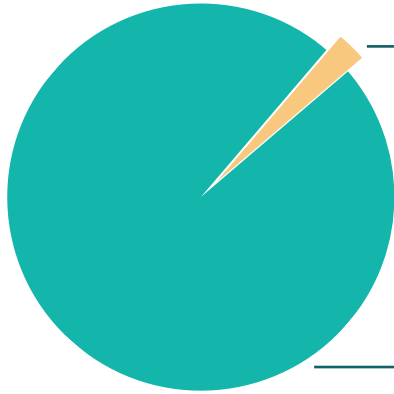
All plans offer an all-in-one 401(k) with “No-Touch” payroll integration to help streamline employee onboarding, automate 401(k) contributions, and simplify administration. A one-time \$499 setup fee may apply.

Employer price breakdown: what you pay	MOST POPULAR		
	Essentials	Complete	Concierge
	\$120 base fee per month + \$5 per eligible employee/month	\$160 base fee per month + \$7 per eligible employee/month	\$200 base fee per month + \$9 per eligible employee/month
Make it easy for your employees to save and invest			
3% cashback ¹ (up to \$250) for eligible employees with (k)ickstart™	✓	✓	✓
Zero transaction fee guarantee for employees	✓	✓	✓
Save time and keep your plan compliant			
Integration with 500+ leading payroll providers ²	✓	✓	✓
Flexible plan design including auto-enroll, safe harbor, and profit-sharing	✓	✓	✓
Human Interest signs and files your Form 5500 with the IRS		✓	✓
Ongoing 360 degree compliance monitoring and data alerts			✓
Human Interest delivers paper mail notices to employees			✓
Reduce your cost and fiduciary liability			
Zero transaction fee guarantee for employers	✓	✓	✓
Human Interest Advisors serves as an investment fiduciary ³	✓	✓	✓
Human Interest serves as your 3(16) administrative fiduciary for select services		✓	✓
Human Interest procures your ERISA bond		✓	✓
Customize your plan's eligibility criteria (like age or service requirements)			✓
Assistance with filing for \$16,500+ in government tax credits ⁴			✓
Human Interest covers \$50,000 of qualified DOL audit expenses ⁴			✓
Get dedicated service			
End-to-end support from a dedicated Account Manager			✓
Proactive guidance on plan compliance and administration			✓
We work directly with your CPA/auditor so you don't have to play the go-between			✓

What does it mean for Human Interest to be the 3(16) Fiduciary Services Provider on your plan?

A fiduciary of a 401(k) plan is responsible for acting in the plan participants' best interests, and could be liable if they fail to fulfill those responsibilities. When you choose a Human Interest 401(k) plan you have the option to delegate some of your fiduciary responsibilities to us. As the plan's administrator and 3(16) Fiduciary Services Provider, we handle the day-to-day operations and compliance-related tasks of your 401(k) and mitigate the plan sponsor's liability.

Human Interest takes on most of the responsibility and reduces liability as your 401(k) partner and plan administrator.



With Human Interest as your 3(16) Fiduciary Services Provider, your fiduciary responsibilities include:

- Determining that hiring Human Interest is prudent and in the interest of plan participants.
- Determining that Human Interest's fees are reasonable for the services provided.
- Making any remaining fiduciary decisions for the plan such as approving disability claims or determining how to correct operational errors.

Human Interest will provide the following services:⁵

- | | | |
|--|--|--|
| ✓ 402(g) Limit Reporting | ✓ Fund Change Notice Preparation | ✓ Required Minimum Distribution Processing |
| ✓ Annual Nondiscrimination Testing | ✓ Hardship Distribution Processing | ✓ Rollover Contribution Processing |
| ✓ Audit Package Preparation (if applicable) | ✓ Hardship Distribution Approval ⁵ | ✓ Safe Harbor Notice Preparation |
| ✓ Auto-Enrollment Notice Preparation | ✓ In-Service Distribution Processing | ✓ Summary Annual Report (SAR) Preparation |
| ✓ Beneficiary Designation Maintenance | ✓ In-Service Withdrawal Approval ⁵ | ✓ Summary of Material Modification Preparation |
| ✓ Blackout Notice Preparation | ✓ Investment Election Change Processing | ✓ Summary Plan Description (SPD) Preparation |
| ✓ Calculations and Processing | ✓ Investment Fund Transfers & Rebalancing ⁷ | ✓ Termination Date Verification & Maintenance |
| ✓ Census Review ² | ✓ Loan Approval ⁵ | ✓ Termination Distribution Approval ⁵ |
| ✓ Contribution Rate Change Processing | ✓ Loan Policy Administration | ✓ Termination Distribution Processing |
| ✓ Corrective Distributions Approval ⁵ | ✓ Loan Processing & Reporting | ✓ Upload Payroll Files ² |
| ✓ Corrective Distributions Monitoring | ✓ Participant Enrollment Processing & Assistance | ✓ Vesting Tracking |
| ✓ Death Benefit Approval ⁵ | ✓ Payroll File Aggregation ² | ✓ Website Access for Participants, Plan Sponsor, & Advisor |
| ✓ Distribution Reporting | ✓ Plan Amendment Preparation | ✓ Year-end Data Collection & Review |
| ✓ Eligibility Calculations and Notifications ⁵ | ✓ Plan Document Preparation | |
| ✓ Employee Contribution Monitoring | ✓ Plan Document Restatement | |
| ✓ ERISA Bond Review and Purchase ⁵ | ✓ QDIA Notice Preparation | |
| ✓ Force-Out Processing (upon request only) | ✓ QDRO Calculation & Processing | |
| ✓ Form 5500 Preparation, Signing & Filing ⁵ | ✓ QDRO Determination & Approval ⁵ | |
| ✓ Form 8955-SSA Preparation, Signing & Filing ⁵ | ✓ Rate Change Monitoring & Reporting | |

¹ Plan participants making \$60,000 or less in gross income without an existing deferral election who defer at least 8% over a 12-month period are eligible for 3% cash back (minimum \$100, maximum \$250) on Human Interest. Additional requirements apply. See [details](#) and [terms](#).

² Refer to humaninterest.com/payrolls for a list of supported payroll providers.

³ The plan sponsor is responsible for the appointment of Human Interest Advisors as a 3(38) investment manager or 3(21) investment advisor. Advisory services are offered by Human Interest Advisors, a subsidiary of Human Interest Inc. Human Interest Advisors is a registered investment advisor with the Securities and Exchange Commission ("SEC"). SEC registration does not imply a certain level of skill or training. Additional information can be found in the company's [Form ADV Part 2A](#). For full disclosures, visit humaninterest.com/disclosures.

⁴ [Learn more about new features](#) on our roadmap in 2024. Products not listed as "available now" are not guaranteed: they may change, be substituted for a different product or service, or be eliminated. Accordingly, customers should not rely on the availability of these future products and services.

⁵ Human Interest's 3(16) Fiduciary Services are included in Human Interest's Complete and Concierge 401(k) plans and subject to the [Terms of Service](#).

⁶ Human Interest will only determine eligibility if the plan uses elapsed time (i.e. days, weeks, months, years). If the plan uses actual hours worked, the client will be responsible for monitoring and reporting eligible employees to Human Interest.

⁷ Provided through Human Interest Advisors LLC, a Registered Investment Adviser and subsidiary of Human Interest Inc. For more information on these investment advisory services, please visit humaninterest.com/hia.

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Legacy 401(k) providers may
hide dozens of transaction fees
in complicated plan documents.

We don't.

ZERO transaction fees, period.

With Human Interest, you will never pay any of these fees:

Individual fees

(Charged to the participants)

401(k) Service	Benchmark	Our Fee
Distribution fees, including RMDs		
Check	\$15-75*	\$0
ACH	\$18	\$0
Wire	\$18-25	\$0
Final Distribution	\$25-75*	\$0
Rollover fees		
Check	\$0-15*	\$0
ACH	\$18*	\$0
Wire	\$18*	\$0
Other fees		
Excess contribution 402(g) distribution fee	\$150	\$0
QDRO fee	\$450-500	\$0
Stale check fee	\$75	\$0
Check reissue fee	\$75	\$0
Stop / reissue fee	\$25	\$0
Overnight mail fee	\$25	\$0
Check copy fee	\$10*	\$0
Loans		
Loan setup		
General purpose loan	\$75-125	\$0
Primary residence loan	\$325	\$0
Loan Maintenance (annual)	\$25	\$0

Plan fees

(Charged to the employer)

401(k) Service	Benchmark	Our Fee
Plan termination fee	\$1,500-1,750	\$0
Deconversion fee	\$1,500	\$0
Plan amendment fee	\$150-300	\$0
New comparability profit sharing fee	\$750	\$0
Form 8955-SSA fee	\$750	\$0
5500 preparation fee	\$750	\$0
Restatement fee	\$1,500*	\$0
Participant search fee	\$65	\$0

Our clear, affordable pricing

With Human Interest, you get affordable plans,
diverse funds, and absolutely no transaction fees.

Contact
sales@humaninterest.com
to get a pricing package
built custom for you.

¹ Benchmarking data is as of January 2023, with the exception of the data marked with an asterisk. Those data points are as of April 2022.

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(k)ickstart™ saving for your employees

Introducing a first-of-its-kind program to help employees save



What is (k)ickstart™?

(k)ickstart™ by Human Interest is our newest program to encourage positive retirement savings behavior and is available to participants of Human Interest 401(k) or 403(b) plans. With (k)ickstart, employees get:

✓ **Educational resources**

✓ **A 3% cash back incentive**
(up to \$250; salary and other requirements apply)

✓ **And more – stay tuned for offers**

Through (k)ickstart™, Human Interest will send qualifying employees a **gift card worth 3% of contributions – a minimum of \$100** – after they have saved consistently for 12 months (terms apply). On top of that, the program includes financial wellness tools & tips to guide them along their retirement-saving journey.¹

How do employees get 3% cash back?

Employees with access to a Human Interest 401(k) or 403(b) making \$60,000 or less during their qualifying 12-month savings period are eligible if they:

1

Sign up
for their account

2

Save
8%+ of their paycheck for 12 consecutive months
(i.e., set their deferral rate at 8% in their Dashboard)

3

Submit
a form to Human Interest to claim their gift card
(must be submitted by June 30, 2025)

Awards & accolades



Delivering on our promise

Human Interest is on a mission to help small and medium-sized businesses offer 401(k) and 403(b) plans to their employees. As we work to fulfill our mission, we're honored to be recognized for our product innovation, our customer service, our successes, and the workplace we've built for our talented team.

Our tech is our advantage

We use technology to make setting up a retirement plan easier and more affordable. Through innovation, we help keep costs low, integrate with **500+ payroll providers**, and provide a seamless onboarding experience.¹ As of January 2024, we've helped **750,000+ employees** at **25,000+ companies** gain access to retirement accounts... and that's only the beginning.

Rapid scale, excellent service

Human Interest is growing, but we never lose sight of what matters: our customers.

We believe our dedication to our customers hasn't gone unnoticed. We're honored to be named a **Silver Stevie Award winner for Achievement in Customer Satisfaction** in the 2023 American Business Awards.⁴



Human Interest was included on the **2023 SMBTech 50** list for our "growth and potential"²



Named a **Y Combinator Top Company** for the 4th year in a row.³

