

## Your 401(k) Provider Checklist.

Compare Human Interest with any other provider to see how they stack up.

1 of 2		HUMAN INTEREST	OTHER PROVIDER
ADMINISTRATIVE EXPERIENCE	<b>01</b> <b>Does it sync with my payroll provider?</b>	<p>We seamlessly integrate <b>with 200+ payrolls</b> to eliminate the burden of processing employee contributions<sup>1</sup>.</p> <p>Learn more: <a href="https://humaninterest.com/supported-payrolls">humaninterest.com/supported-payrolls</a></p>	
	<b>02</b> <b>What do the customers say about the company?</b>	<p>We have a 4.2 rating on G2<sup>2</sup> and a 4.3 rating on Google<sup>3</sup>.</p> 	
	<b>03</b> <b>What kind of reporting does it provide?</b>	<p>You'll get a <b>360-degree view</b> of the plan from the admin dashboard for reports and will be able to see which employees are participating.</p>	
	<b>04</b> <b>Can I customize my plan?</b>	<p>Customize plan features including <b>vesting, automatic enrollment, matching, plan eligibility</b>, etc. We offer safe harbor plans, profit-sharing plans, Roth and Traditional 401(k)s, and 403(b)s.</p>	
	<b>05</b> <b>What kind of support will I have?</b>	<p>You'll have a <b>dedicated account manager</b><sup>4</sup> providing ongoing support along with customer onboarding specialists who will support plans transitioning to Human Interest.</p>	
COST	<b>06</b> <b>How much will it cost my business?</b>	<p><b>Recommended plans start at:</b>  <b>\$150</b> base fee per month  <b>+\$6</b> per eligible employee / month  <small>All prices are exclusive of applicable taxes. See our <a href="#">Terms of Service</a> for additional details.</small></p> <p><b>Businesses pay: ZERO 401(k) transaction fees</b>, including \$0 Plan amendment fee, \$0 Deconversion fee, \$0 Termination fee</p>	
	<b>07</b> <b>How much will it cost my employees?</b> <small>Compared to 1.64% average for small 401(k) plans<sup>1</sup></small>	<p><b>Employees pay:</b>  0.50% asset-based fee* + 0.07% average fund fees<sup>5</sup>  ZERO 401(k) transaction fees, including \$0 Loan application or maintenance fees, \$0 Distribution fees, \$0 Rollover fee  <small>* Asset fee of 0.5%, billed according the <a href="#">Terms of Service</a></small></p>	

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**Will they serve as my plan administrator to reduce my workload and liability?**

We serve as your plan administrator and 3(16) fiduciary services provider<sup>6</sup>. Which means that **we handle compliance, recordkeeping, procuring your ERISA bond, and updating employee information.**

Our entire solution is managed in-house. Nothing is outsourced.

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**Will they sign & file my IRS documents?**

**We prepare, sign, and file your IRS documents.**

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**Do they handle investment management?**

Human Interest Advisors will serve as your 3(38) investment manager or 3(21) investment advisor<sup>6</sup>.

We offer a lineup of low-cost, diversified funds, with access to every major asset class and risk category.

**Our service is managed by an in-house team of investment experts, not outsourced.**

Learn more:

[humaninterest.com/investment-funds-philosophy](https://humaninterest.com/investment-funds-philosophy)

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**What does the sign up process look like?**

**Fast and easy onboarding** with a 3-click signup process. Employees can sign up within minutes - no paperwork, no confusion.

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**Does it take a lot of effort for employees to participate?**

Employees can easily check their balance, change contributions, and update risk settings.

70-93% participation rate (over **2x the industry average**<sup>7</sup>)

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**Does the provider offer investment advising and portfolio management?**

We suggest a contribution rate to all plan participants, recommend a risk setting based on each employee's circumstances, and provide investment education.

We automatically invest participant funds in a diversified, low-cost portfolio and rebalance it quarterly. Employees also have the option to choose and manage funds.

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**What kind of support will my employees have?**

Your employees can **email or call us anytime** with questions.

<sup>1</sup> Refer to [humaninterest.com/payrolls](https://humaninterest.com/payrolls) for a list of integrated payroll providers.

<sup>2</sup> G2 ratings are based on reviews of Human Interest Inc.'s 401(k) administrative services. G2 is responsible for the calculation methodology of the ratings and details can be obtained at [research.g2.com/g2-scoring-methodologies](https://research.g2.com/g2-scoring-methodologies). The G2 rating was awarded on 03/10/2022 and is based upon reviews collected between 08/20/2019 and 03/10/2022. Human Interest has directly provided compensation to G2 in connection with obtaining and using the G2 rating. Clients participating in the G2 ratings were solicited by Human Interest and received nominal non-cash compensation. Receipt of non-cash compensation incentivizes individuals to positively recommend services and products, creating a conflict of interest.

<sup>3</sup> Google ratings are based on reviews of Human Interest Inc.'s 401(k) administrative services. Google is responsible for the calculation methodology of the ratings and details can be obtained at [Google \(https://www.google.com/info/googlereviews/\)](https://www.google.com/info/googlereviews/). As of June 2022, Human Interest has a Google rating of 4.3 stars and is based upon reviews collected between 2020 and 2022. Human Interest has directly provided compensation to Google in connection with obtaining and using the Google rating.

<sup>4</sup> Available with our Concierge 401(k) Plan.

<sup>5</sup> For information about Human Interest's pricing, please refer to our [Pricing Page](#), which describes the fees charged for administrative and advisory services. Fees for investment advisory services are billed according to the [Terms of Service](#). Fees are typically up to 0.50% annually, and include custody fees. Mutual fund annual operating expenses are established by each individual mutual fund and disclosed in the relevant prospectus, as well as through fee disclosures provided to Participants. Mutual fund fees are embedded in each mutual fund's net asset value and are borne equally by each fund shareholder, including those plan participants who elect to purchase shares. The average fee for the mutual funds available through the Human Interest model is 0.7% per year, but is subject to change based upon the expenses set by each particular mutual fund.

<sup>6</sup> Investment advisory services are provided by Human Interest Advisors, LLC, an SEC-Registered Investment Advisor. Investing involves risk and may result in loss. Past performance is no guarantee of future results, and expected returns may not reflect actual future performance. Not an offer, solicitation or advice to buy or sell securities in jurisdictions where Human Interest Advisors, LLC is not registered. For full disclosures, visit [humaninterest.com/disclosures](https://humaninterest.com/disclosures).

<sup>7</sup> Human Interest data, 2021; Bureau of Labor Statistics, 2022 ([bls.gov/news.release/ebs2101.htm](https://bls.gov/news.release/ebs2101.htm)).

Human Interest is an affordable, full-service 401(k) and 403(b) provider that seeks to make it easy, for small and medium-sized businesses ("Plan Sponsors") to assist their employees ("Participants") invest for their retirement in retirement plans ("Plans"). The company was founded in 2015 to help employees have access to retirement benefits and a path to financial independence. Headquartered in San Francisco, Human Interest has helped thousands of businesses and their employees across America. For more information, please visit [humaninterest.com](https://humaninterest.com).

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