

Your complete 401(k) Provider Checklist.

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

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HUMAN INTEREST

OTHER PROVIDER

ADMINISTRATIVE EXPERIENCE

01

Does it sync with my payroll provider?

We seamlessly integrate **with 100+ payrolls** to eliminate the burden of processing employee contributions.

Learn more: humaninterest.com/supported-payrolls

02

What do the customers say about the company?

We are the top rated 401(k) provider on G2² and Google².



03

What kind of reporting does it provide?

You'll get a **360-degree view** of the plan from the admin dashboard for reports and will be able to see which employees are participating.

04

Can I customize my plan?

Customize plan features including **vesting, automatic enrollment, matching, plan eligibility**, etc. We offer safe harbor plans, profit-sharing plans, Roth and Traditional 401(k)s, and 403(b)s.

05

What kind of support will I have?

You'll have a **dedicated account manager** providing ongoing support and dedicated implementation specialists will support plans transitioning to Human Interest.

COST

06

How much will it cost my business?

Recommended plans start at:

\$150 base fee per month

+\$6 per eligible employee / month

Businesses pay: ZERO 401(k) transaction fees,

including \$0 Plan amendment fee, \$0 Deconversion fee, \$0 Termination fee

07

How much will it cost my employees?

Compared to 1.64% average for small 401(k) plans¹

Employees pay:

0.50% advisory fee + 0.07% avg fund fees

ZERO 401(k) transaction fees, including \$0 Loan application or maintenance fees, \$0 Distribution fees, \$0 QDRO fee

08

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

We serve as your plan administrator and 3(16) fiduciary³. 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.

09

Will they sign & file my IRS documents?

We prepare, sign, and file your IRS documents.

10

Do they handle investment management?

Human Interest Advisors will serve as your 3(38) investment manager or 3(21) investment advisor.

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

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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.

12

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**⁴)

13

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 **educate participants around investment decisions.**

We automatically invest participant funds in a diversified, low-cost portfolio and rebalance it quarterly. Employees 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.

¹ Source: Human Interest customer data, 2020; U.S. Census Bureau, 2017.

² G2 ratings are based on reviews of Human Interest Inc.'s 401(k) administrative services (research.g2.com/g2-scoring-methodologies) as of August 31, 2020 and excludes any provide with less than 25 reviews. Google reviews (hi-info.co/googlereviews) are as of August 31, 2020.

³ Serving as a 3(16) fiduciary is included in our Complete and Concierge plans.

⁴ U.S. Census Bureau, 2017.

This resource was prepared by Human Interest, Inc., founded in 2015 with the mission of making it simple for businesses to offer a 401(k). *Human Interest's investment advisory services are provided by Human Interest Advisors, LLC, an SECRegistered Investment Adviser. 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. This article, prepared by Human Interest®, does not provide tax, legal or accounting advice. The content has been prepared for informational purposes only, and is not intended to provide, and should not be relied on for, tax, legal or accounting advice. You should consult your own tax, legal and accounting advisors before engaging in any transaction.

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