

Legacy 401(k) providers 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
<b>Distribution fees, including RMDs</b>		
Check	\$15-75	\$0
ACH	\$6-75	\$0
Wire	\$18-50	\$0
Final Distribution	\$25-75	\$0
<b>Rollover fees</b>		
Check	\$0-15	\$0
ACH	\$18	\$0
Wire	\$18	\$0
<b>Other fees</b>		
Excess contribution 402(g) distribution fee	\$150	\$0
QDRO fee	\$200-500	\$0
Stale check fee	\$50-65	\$0
Check reissue fee	\$12-75	\$0
Stop / reissue fee	\$25	\$0
Overnight mail fee	\$20-50	\$0
Check copy fee	\$10	\$0
<b>Loans</b>		
Loan setup		
General purpose loan	\$50-175	\$0
Primary residence loan	\$85-325	\$0
Loan Maintenance (annual)	\$50-85	\$0

## Plan Fees

(charged to the employer)

401(k) Service	Benchmark*	Our Fee
Plan Termination Fee	\$150-750	\$0
Deconversion Fee	\$500-2,000	\$0
Plan Amendment Fee	\$100-250	\$0
New Comparability Profit Sharing Fee	\$750	\$0
Form 8955-SSA Fee	\$750	\$0
5500 Preparation Fee	\$250-750	\$0
Restatement Fee	\$400	\$0
Participant Search Fee	\$125	\$0

## Our clear, affordable pricing

With Human Interest, you get affordable plans, low-cost funds, and absolutely no transaction fees.

### Employer Pricing

Plans starting as low as:

**\$120** / month

+ **\$4** / eligible employee

### Employee Pricing

**0.50%** investment advisory fee

+ **0.07%** average fund fees

Employers also pay a one-time setup fee of **\$499**. Extraordinary services (e.g. excessive audit support) charged at **\$150/hour**

### Disclosures

\* Estimate based on comparative fee disclosure information of 401(k) plans. Fees for Human Interest Advisors' investment advisory services are charged as a percentage of total assets under management of 0.50% annually and include custody fees, transaction fees and commissions on all trading executed in participants accounts. The Mutual Fund annual operating expenses in Human Interest Advisors' current Fund lineup range from approximately 0.05% to 0.12%. Mutual Fund fees are embedded in each mutual fund's net asset value ("NAV"). In addition, with regard to three funds that may be included in a clients' lineup there are additional potential fees. One mutual fund charges a 0.50% purchase fee (this is however not charged to the plan) and two mutual funds included in some client plans' lineup pay a 12b-1 fee to Human Interest.