



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.

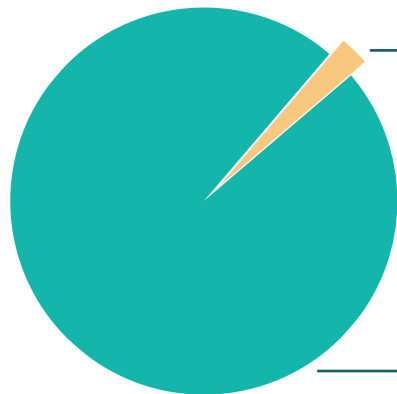
All plans offer an all-in-one 401(k) with “No-Touch” payroll integration to help streamline employee onboarding, automate 401(k) contributions, and simplify administration. A one-time \$499 setup fee may apply.

Employer price breakdown: what you pay ¹	Essentials	RECOMMENDED Complete	Concierge
	\$120 base fee per month + \$4 per eligible employee / month	\$150 base fee per month + \$6 per eligible employee / month	\$180 base fee per month + \$8 per eligible employee / month
Seamless “No-Touch” integration with DataPro Solutions	✓	✓	✓
Automated administration, including recordkeeping & in-house TPA	✓	✓	✓
Flexible plan designs, including safe harbor, profit-sharing Roth & Traditional, controlled groups & 403(b) plans	✓	✓	✓
IRS Form 5500 & plan document preparation & filing	✓	✓	✓
Participant disclosures, QDIA & annual plan notifications	✓	✓	✓
IRS nondiscrimination testing & monitoring	✓	✓	✓
Human Interest serves as your 3(38) investment manager or 3(21) investment advisor ³	✓	✓	✓
Ongoing support for employers & employees	✓	✓	✓
Human Interest procures your ERISA bond	✓	✓	✓
Human Interest signs your IRS Form 5500 on your behalf, accepting administrative liability for your plan	✓	✓	✓
Human Interest acts as your plan’s administrator and 3(16) Fiduciary Services provider, reducing administrative effort and mitigating liability	✓	✓	✓
Dedicated account management	✓	✓	✓
Best for...	Businesses looking for an affordable all-in-one 401(k) solution.	Businesses looking to offload most 401(k) administration and compliance.	Businesses looking for a complete 401(k) solution plus dedicated support and administrative assistance.

What does it mean for Human Interest to provide 3(16) Fiduciary Services to 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 liability
as your 401(k)
partner.**



With Human Interest providing 3(16) Fiduciary Services, 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 recordkeeping and 3(16) fiduciary services:⁴

- ✓ 402(g) Limit Reporting
- ✓ 404(a)(5) Notice Distribution
- ✓ 404(c) Notice Distribution
- ✓ Annual Nondiscrimination & Coverage Testing
- ✓ Audit Package Preparation (if applicable)
- ✓ Audit Firm Recommendations, if audit is required
- ✓ Auto-Enrollment Notice Preparation
- ✓ Beneficiary Designation Maintenance
- ✓ Blackout Notice Preparation
- ✓ Calculations and Processing
- ✓ Census Review²
- ✓ Contribution Rate Change Processing
- ✓ Corrective Distributions Approval⁴
- ✓ Corrective Distributions Monitoring
- ✓ Death Benefit Approval⁴
- ✓ Distribution Reporting
- ✓ Eligibility Calculations and Notifications⁵
- ✓ Employee Contribution Monitoring
- ✓ Error Monitoring
- ✓ ERISA Bond Review and Purchase⁴
- ✓ Force-Out Processing
- ✓ Form 5500 Preparation, Signing & Filing⁴
- ✓ Form 8955-SSA Preparation, Signing & Filing⁴
- ✓ Fund Change Notice Preparation
- ✓ Hardship Distribution Processing
- ✓ Hardship Distribution Approval⁴
- ✓ In-Service Distribution Processing
- ✓ In-Service Withdrawal Approval⁴
- ✓ Investment Election Change Processing
- ✓ Investment Fund Transfers & Rebalancing
- ✓ Loan Approval⁴
- ✓ Loan Default Monitoring
- ✓ Loan Policy Administration
- ✓ Loan Processing & Reporting
- ✓ Lost Earnings Calculations
- ✓ Participant Enrollment Processing & Assistance
- ✓ Payroll File Aggregation²
- ✓ Plan Amendment Preparation
- ✓ Plan Document Preparation
- ✓ Plan Document Restatement
- ✓ QDIA Notice Preparation
- ✓ QDRO Calculation & Processing
- ✓ QDRO Determination & Approval⁴
- ✓ Rate Change Monitoring & Reporting
- ✓ Required Minimum Distributions Approval⁴
- ✓ Required Minimum Distributions Calculation
- ✓ Rollover Contribution Processing
- ✓ Safe Harbor Notice Preparation
- ✓ Summary Annual Report (SAR) Preparation
- ✓ Summary of Material Modification Preparation
- ✓ Summary Plan Description (SPD) Preparation
- ✓ Termination Date Verification & Maintenance
- ✓ Termination Distribution Approval⁴
- ✓ Termination Distribution Processing
- ✓ Upload Payroll Files²
- ✓ Vesting Tracking
- ✓ Website Access for Participants, Plan Sponsor, & Advisor
- ✓ Year-end Data Collection & Review

Human Interest is an affordable, full-service 401(k) provider that makes it easy for small and medium-sized businesses to help their employees save for retirement. Founded in 2015 and headquartered in San Francisco, Human Interest helps employees in all lines of work access retirement benefits and a path to financial independence. For more information please visit humaninterest.com or follow us on [LinkedIn](https://www.linkedin.com/company/human-interest).

Retirement and investment advisory services are only provided to clients who have signed appropriate documents to enter into an agreement with Human Interest. Unless indicated otherwise, this content has been prepared for general informational purposes only, is not intended to provide, and should not be relied upon for tax, legal, or accounting advice, and should not be considered an offer of investment advisory services with regard to securities nor an individualized recommendation or personalized investment advice. Plan Sponsors and participants should take independent steps to validate the tax, legal, and accounting considerations of any service, and should obtain direct tax, legal, and accounting advice before engaging in any transaction.

¹ All prices are exclusive of applicable taxes. See our [Terms of Service](#) for additional details.

² These services are not included for unsupported payrolls. Refer to humaninterest.com/supported-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 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](#).

⁵ 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.

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