

## 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.

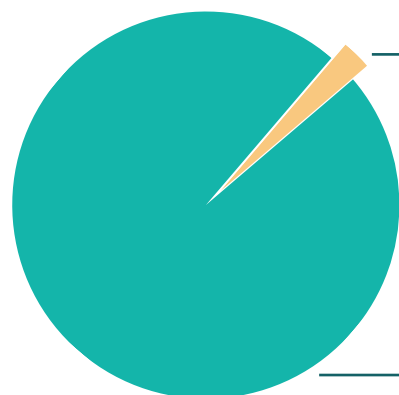
### Employer price breakdown: what you pay<sup>1</sup>

	Essentials	RECOMMENDED Complete	Concierge
	<b>\$120</b> base fee per month + <b>\$4</b> per eligible employee / month	<b>\$150</b> base fee per month + <b>\$6</b> per eligible employee / month	<b>\$180</b> base fee per month + <b>\$8</b> per eligible employee / month
Seamless “No-Touch” integration with 400+ leading payroll providers <sup>2</sup>	✓	✓	✓
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 <sup>3</sup>	✓	✓	✓
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 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 liability  
as your 401(k)  
partner.**



## 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:<sup>4</sup>

- |   |  |  |
|---|--|--|
| ✓ 402(g) Limit Reporting                                  | ✓ Force-Out Processing                                     | ✓ QDIA Notice Preparation                                  |
| ✓ 404(c) Notice Distribution                              | ✓ Form 5500 Preparation, Signing & Filing <sup>4</sup>     | ✓ QDRO Calculation & Processing                            |
| ✓ Annual Nondiscrimination & Coverage Testing             | ✓ Form 8955-SSA Preparation, Signing & Filing <sup>4</sup> | ✓ QDRO Determination & Approval <sup>4</sup>               |
| ✓ Audit Package Preparation (if applicable)               | ✓ Fund Change Notice Preparation                           | ✓ Rate Change Monitoring & Reporting                       |
| ✓ Auto-Enrollment Notice Preparation                      | ✓ Hardship Distribution Processing                         | ✓ Required minimum processing & distribution               |
| ✓ Beneficiary Designation Maintenance                     | ✓ Hardship Distribution Approval <sup>4</sup>              | ✓ Rollover Contribution Processing                         |
| ✓ Blackout Notice Preparation                             | ✓ In-Service Distribution Processing                       | ✓ Safe Harbor Notice Preparation                           |
| ✓ Calculations and Processing                             | ✓ In-Service Withdrawal Approval <sup>4</sup>              | ✓ Summary Annual Report (SAR) Preparation                  |
| ✓ Census Review <sup>2</sup>                              | ✓ Investment Election Change Processing                    | ✓ Summary of Material Modification Preparation             |
| ✓ Contribution Rate Change Processing                     | ✓ Investment Fund Transfers & Rebalancing                  | ✓ Summary Plan Description (SPD) Preparation               |
| ✓ Corrective Distributions Approval <sup>4</sup>          | ✓ Loan Approval <sup>4</sup>                               | ✓ Termination Date Verification & Maintenance              |
| ✓ Corrective Distributions Monitoring                     | ✓ Loan Policy Administration                               | ✓ Termination Distribution Approval <sup>4</sup>           |
| ✓ Death Benefit Approval <sup>4</sup>                     | ✓ Loan Processing & Reporting                              | ✓ Termination Distribution Processing                      |
| ✓ Distribution Reporting                                  | ✓ Participant Enrollment Processing & Assistance           | ✓ Upload Payroll Files <sup>2</sup>                        |
| ✓ Eligibility Calculations and Notifications <sup>5</sup> | ✓ Payroll File Aggregation <sup>2</sup>                    | ✓ Vesting Tracking   |
| ✓ Employee Contribution Monitoring                        | ✓ Plan Amendment Preparation                               | ✓ Website Access for Participants, Plan Sponsor, & Advisor |
| ✓ Error Monitoring  | ✓ Plan Document Preparation                                | ✓ Year-end Data Collection & Review                        |
| ✓ ERISA Bond Review and Purchase <sup>4</sup>             | ✓ Plan Document Restatement                                |  |

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

<sup>2</sup> These services are not included for unsupported payrolls. Refer to [humaninterest.com/payrolls](https://humaninterest.com/payrolls) for a list of supported payroll providers.

<sup>3</sup> 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](https://humaninterest.com/disclosures).

<sup>4</sup> 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](#).

<sup>5</sup> 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.

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 to assist their employees invest for retirement. Investment Advisory services provided through Human Interest Advisors, a Registered Investment Adviser. For more information, please visit [humaninterest.com](https://humaninterest.com).

This content has been prepared for informational purposes only, and should not be construed as tax, legal, or individualized investment advice. Consult an appropriate professional regarding your situation. Human Interest does not provide tax or legal advice. Investing involves risk, including risk of loss. Past performance does not guarantee future results.

Voluntary Insurance Partners has a partnership with Human Interest and may be compensated if you hire Human Interest. Voluntary Insurance Partners and its representatives are not affiliated with or employed by Human Interest. For the full disclosures, refer to [humaninterest.com/disclosures](https://humaninterest.com/disclosures).