

Investment philosophy & funds

For the average person, the idea of managing a 401(k) can be overwhelming. Without the time or knowledge to research investments, diversify holdings and rebalance regularly, investing can feel like shooting in the dark at financial goals. But it doesn't have to be that way.

Human Interest offers automated digital investment advice and automatic rebalancing, so participants can take a hands-off approach to investing while remaining confident that funds are being managed by an investment adviser that acts as a 3(16) Fiduciary Services Provider.

Our approach to investing is built on sound financial principles with the goal of achieving the best outcomes for our participants' investments.



The pillars of our retirement investing philosophy are simple:

Take the right amount of risk

Balance risk and reward depending on age, goals and income. Our online questionnaire provides a series of questions that will help determine an investment strategy based on these factors.

Invest today

Compound interest is powerful. The sooner you start investing, the better.

Keep it simple

Take advantage of technology and automation to keep investments on track behind the scenes of everyday life and update contribution rates or goals as life changes.

Diversify

A diversified portfolio can help reduce risk over time.

Avoid performance chasing

A 401(k) is a long-term investment tool, not a short-term bet. Stay the course, weather the inevitable ups and downs of the market with an eye on long-term financial security.

Reduce unnecessary costs

Just as interest compounds so can fees, costing a fortune in the long run. Low-cost index funds grow money without sacrificing it to high fees.

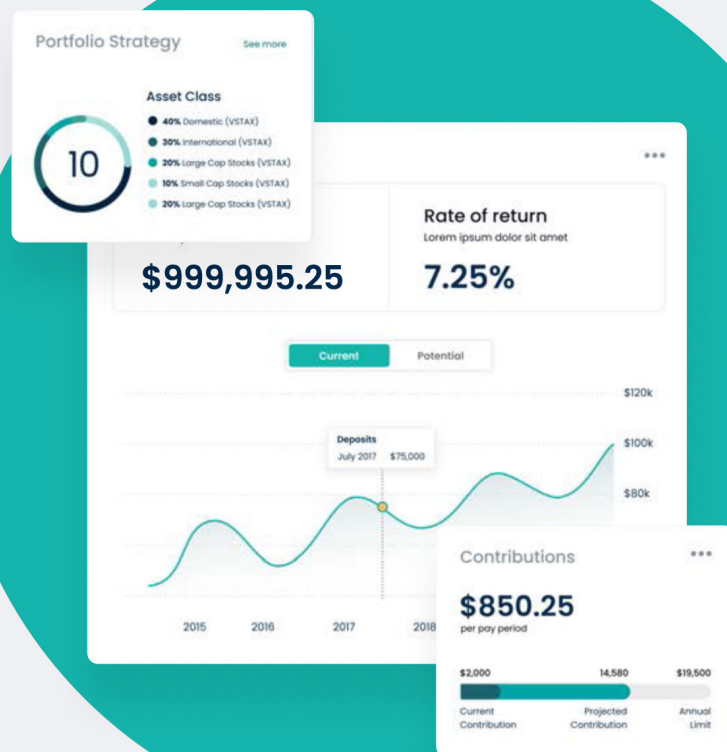
"Most investors will find that the best way to own common stocks is through an index fund that charges minimal fees. Those following this path are sure to beat the net results (after fees and expenses) delivered by the great majority of investment professionals."

— Warren Buffett, Chairman & CEO, Berkshire Hathaway

Access to diverse index funds and more

Human Interest's 401(k) plan allows participants to invest in low-cost Vanguard index funds from every major asset class and risk category. We also give access to nearly every mutual fund and index fund on the market from Charles Schwab, BlackRock, Fidelity, and many more.

Unlike other 401(k) providers, Human Interest does not accept kickbacks, so there is no financial incentive for us to recommend any particular fund. Employees can choose to have their assets automatically invested by Human Interest Advisors or make their own investment choices. If they choose automated investing, an appropriate allocation will be recommended based on an individualized risk assessment completed via our digital advice platform.



Open architecture investments

Access to almost any mutual fund or affordable index fund available on the open market.

Representative list of funds for plans who appoint Human Interest as a 3(38) investment manager

U.S. Stocks

FUND NAME	SYMBOL	EXPENSE RATIO
Vanguard Total Stock Market Index Admiral	VTSAX	0.04%
Vanguard 500 Index Fund Admiral	VFIAX	0.04%
Vanguard Value Index Fund Admiral	VVIAX	0.05%
Vanguard Growth Index Fund Admiral	VIGAX	0.05%
Vanguard Mid Cap Index Admiral	VIMAX	0.05%
Vanguard Mid Cap Value Index Admiral	VMVAX	0.07%
Vanguard Mid Cap Growth Index Admiral	VMGMX	0.07%
Vanguard Small Cap Index Admiral	VSMAX	0.05%
Vanguard Small Cap Value Index Admiral	VSIAX	0.07%
Vanguard Small Cap Growth Index Admiral	VSGAX	0.07%
Vanguard FTSE Social Index Admiral	VFTAX	0.14%

International Stocks

DFA International Core Equity	DFIEX	0.23%
DFA International Value	DFIVX	0.28%
Vanguard Total International Stock Index Admiral	VTIAX	0.11%
Vanguard Developed Markets Index Admiral	VTMGX	0.07%
DFA Emerging Markets Small Cap	DEMSX	0.58%
DFA Emerging Markets Value	DFEVX	0.44%
Vanguard Emerging Markets Stock Index Admiral	VEMAX	0.14%

Real Estate

DFA Global Real Estate Securities Portfolio	DFGEX	0.22%
Vanguard Real Estate Index Admiral	VGSLX	0.12%

Bonds

TIAA-CREF Core Impact Bond Fund	TSBIX	0.38%
Vanguard Total Bond Market Index Admiral	VBTLX	0.05%
Vanguard Short-Term Bond Index Admiral	VBIRX	0.07%
Vanguard Intermediate-Term Bond Index Admiral	VBILX	0.07%
Vanguard Total Bond Market Index Fund Admiral	VBTLX	0.05%
Vanguard Short-Term Inflation-Protected Securities Index Admiral	VTAPX	0.06%
Vanguard Total International Bond Index Admiral	VTABX	0.11%

Cash

FDIC Insured Deposit Account		
Vanguard Federal Money Market Fund	VMFXX	0.11%

Human Interest Inc. 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 with investing for retirement. For more information, please visit humaninterest.com. Investment Advisory services are provided through Human Interest Advisors LLC, a Registered Investment Adviser and subsidiary of Human Interest Inc. For more information on our investment advisory services, please visit humaninterest.com/hia.

This content has been prepared for informational purposes only, and should not be construed as tax, legal, or individualized investment advice. Human Interest Advisors LLC does not provide tax or legal advice. Consult an appropriate professional regarding your situation. The views expressed are subject to change. In the event third-party data and/or statistics are used, they have been obtained from sources believed to be reliable; however, we cannot guarantee their accuracy or completeness. Investing involves risk, including risk of loss. Past performance does not guarantee future results.