Human Interest 401(k) + ADP Overview

Human Interest offers a simplified, automated, and tailored 401(k) that delivers on the needs of small and medium-sized businesses. Now, there is an affordable and easy way to administer a 401(k) plan, which includes customized investment advice from an SEC-Registered Investment Adviser* that suits employees’ unique needs.

The Benefits of a Large-Scale 401(k), With None of the Hassle

**EASY SETUP AND ADMINISTRATION**

Human Interest says goodbye to the manual work of managing a 401(k). In just a few clicks, custom-tailored retirement plans can be up and running. We also handle compliance, recordkeeping, and updating employee information, e.g. new hires or terminations for every payroll cycle.

**“NO-TOUCH” INTEGRATION WITH ADP**

Human Interest offers “No-Touch” integration with ADP Workforce Now and Run Powered by ADP to eliminate the burden of managing a 401(k) plan. We sync to payroll, process contributions, and handle changes in employee contribution rates.

**CUSTOMIZED AND UNBIASED INVESTMENT ADVICE**

Employees receive investment advice with personalized features and recommendations from an SEC-Registered Investment Adviser* who acts as a fiduciary. We believe in flexibility, so customers have the option to choose and manage their funds or work with their financial advisor too.

**AFFORDABLE, QUALITY INVESTMENT OPTIONS**

Human Interest aims to keep fees low — and transparent — for both employers and employees. Through our platform, employees can access 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 (over 30,000 funds).

**ONGOING ACCOUNT MANAGEMENT**

Human Interest provides ongoing support through our account management team. We’ll oversee the entire setup process. Unlike traditional 401(k) providers, we provide support to the plan administrator and employees.
Transparent Pricing

Pay less than half the cost of more traditional 401(k) providers with no matching required. For new 401(k) plans, half of the fees may be eligible for tax credits for the first three years and there is an additional $500/year available if auto-enrollment is enabled. Human Interest's full service 401(k) includes: recordkeeping, compliance services, full account setup, flexible plan design options and reporting.

There is a one-time setup fee of $499. Additionally, employee accounts will be assessed 0.57% of the account balance per year, versus industry average fees of 1.89% of account balances.

Traditional Providers vs. Human Interest

Traditional providers have built a business around administering large 401(k) plans, yet they have not built technology and automation required to profitably run small plans. Human Interest has a fully automated 401(k) plan that can be set up online without the ongoing administration and it is nearly half the cost of traditional 401(k)s.

*Investment advisory services are provided by Human Interest Advisors, LLC., an SEC-Registered 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. Not an offer, solicitation or advice to buy or sell securities in jurisdictions where Human Interest Advisors, LLC. is not registered.

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