



h Human Interest + Heartland

401(k) overview

Heartland customers: Receive up to \$6,000 in tech credits for new 401(k) plans or \$2,000 to cover the conversion fee from a prior 401(k) provider if you sign up with both Heartland and Human Interest*.

* Customers starting a new 401(k) are eligible to receive up to \$6,000 in tech credits. The tech credit amount is off of Human Interest fees and varies based on payroll software platform and the number of employees. Plans must launch within 30 days. Conversion customers with 10+ FTEs are eligible to receive reimbursement for the termination/conversion fee assessed by the prior 401(k) provider (maximum \$2,000). Plans must launch within 60 days. It is the sole responsibility of the customer to contact Human Interest to receive the reimbursement or tech credit by emailing a copy of current invoice and/or proof of payment to partnerops@humaninterest.com. Payment will be made by check to customer and will be processed within 45 days after plans are launch ready. Offer must be claimed by June 30, 2023.

Get the benefits of a large-scale retirement plan with less of the hassle.



Easy setup and administration

Say goodbye to most of the manual work of setting up and managing a 401(k). We handle compliance, recordkeeping, and updating employee information every payroll cycle.



"No-Touch" integration with Heartland

Human Interest's integration with Heartland reduces the burden of managing a 401(k) by syncing to payroll, processing contributions, and handling employee contribution rates changes.



Investment education¹

Human Interest offers built-in education like our learning center and other educational resources.



Affordable, low cost investment options¹

We aim to keep fees low — and transparent — for both employers and employees. Employees can invest in low cost mutual funds across multiple asset classes and risk categories.



Continuous 401(k) account management

Human Interest provides ongoing support for administrators and employees. With our Concierge plan, customers will have access to a dedicated Account Manager.

Transparent pricing

Human Interest's 401(k) includes recordkeeping, compliance services, full account setup, flexible plan design options, and reporting. Employers who sign up in time can also take advantage of up to \$5,000 in tax credits for 3 years.²

Additionally, a Human Interest Advisory Fee, typically 0.50%, is billed according to the **Terms of Service**, versus the industry average fees of 1.63% of account balances.^{3,4}

Find our transparent pricing on [our website](#).

All prices are exclusive of applicable taxes.
See our **Terms of Service** for additional details.

Featured plans start at

\$150
per month

+\$6
per employee
per month⁵

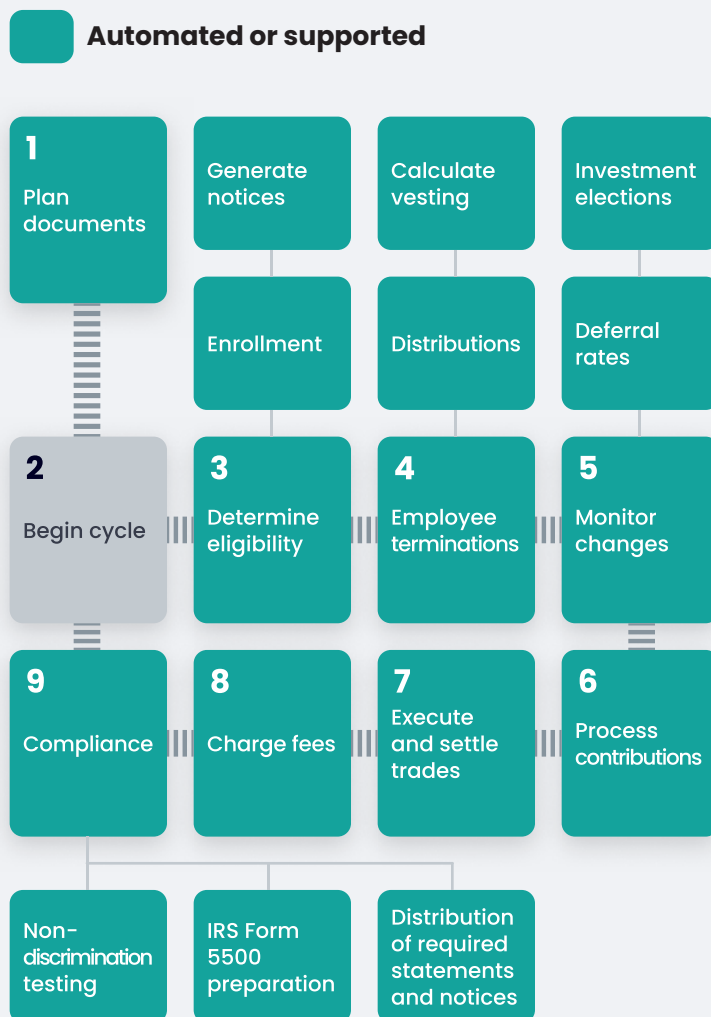
Traditional providers vs. Human Interest

Traditional providers have built their business on administering large 401(k) plans. They have not built the technology and automation required to efficiently run small plans. Human Interest's fully automated 401(k) plans can be set up online without ongoing administration and less the cost of traditional 401(k)s.

Traditional 401(k)/403(b) providers⁶



Human Interest⁶



¹ Investment 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. Investing involves risk and may result in loss. Past performance is not a guarantee or indicative of future returns, and expected returns may not reflect actual future performance. The value of investments will fluctuate, and investors may earn or lose money. Investment strategies may not be suitable for everyone. Each investor needs to review an investment strategy for their own particular situation before making any investment decision. Additional information can be found in the company's [Form ADV Part 2A](#).

² Employers with less than 100 employees may be able to claim a tax credit of up to \$5,000, for three years, for the ordinary and necessary costs of starting a qualified plan. For complete details on eligible amount visit [IRS.gov \(irs.gov/retirement-plans/retirement-plans-startup-costs-tax-credit\)](#).

³ For information about Human Interest's pricing, please refer to our [Pricing Page](#), which describes the fees charged for administrative and advisory services. Fees for investment advisory services are billed quarterly to Plans and recorded at the participant account level based upon a percentage of total assets under management. Fees are typically up to 0.50% annually, and include custody fees. Mutual fund annual operating expenses are established by each individual mutual fund and disclosed in the relevant prospectus, as well as through fee disclosures provided to Participants. Mutual fund fees are embedded in each mutual fund's net asset value and are borne equally by each fund shareholder, including those plan participants who elect to purchase shares. The average fee for the mutual funds available through the Human Interest model is .07% per year, but is subject to change based upon the expenses set by each particular mutual fund.

⁴ The average investment expense of plan assets for 401(k) plans with 25 participants and \$250,000 in total assets is 1.63% of assets, according to the 21st Edition of the 401k Averages Book, and is inclusive of investment management fees, fund expense ratios, 12b-1 fees, sub-transfer agent fees, contract charges, wrap and advisor fees, or any other asset-based charges.

⁵ Recommended plan pricing reflects Human Interest's Complete Plan.

⁶ Retirement plan support is dependent on the customer's payroll service provider and integration. For a full list of our supported payrolls please [visit our website](#). Customers on a [self-supported payroll](#) will be required to administer their plan on an on-going basis.

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](#).

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.

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