



Savings made simple.

Traditional 401(k) providers want you to believe that the path to financial independence is complex and costly. At Human Interest, we envision a smoother way to save for retirement.

Our people-first 401(k) plans make offering a retirement benefit easy by replacing hefty administrative duties and high fees with tech-driven automation and reasonable rates.

Right now is the right time to launch a 401(k)

Help employees on the path to financial independence

Today, more than ever, good employees are the lifeblood of successful companies. Did you know?

- A retirement benefit is the second most requested benefit after health insurance.¹
- Happy employees are 20% more productive than unhappy employees.²
- A retirement benefit is a key factor in employee recruitment and retention.

Take advantage of SECURE Act tax savings

The small employer plan start-up credit³ is now tenfold higher – up from \$500 to \$5,000 per year. It's now more affordable than ever to launch a plan when you take advantage of this credit.

Streamline operations for future growth

Set your business up for success by choosing a retirement plan provider that integrates with your payroll system and seamlessly handles IRS reporting and other tedious tasks. When it is time to look for new talent, your enhanced benefits package will be a key tool in recruitment.

Why launch a Human Interest 401(k)?

With Human Interest rebates and IRS tax incentives, you can launch a 401(k) today at little to no cost. Human Interest also offers transparent pricing and automation to make ongoing administration of your 401(k) easy and affordable.

- ✓ "No-Touch" integration with BambooHR and TRAX Payroll
- ✓ High employee participation rates – twice the industry average⁴
- ✓ Transparent pricing and affordable fees
- ✓ Easy to set up and administer
- ✓ Affordable, high-quality investment options
- ✓ Ongoing support and plan management

* 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. For full disclosures, visit humaninterest.com/disclosures.

¹ MetLife (2019). Thriving in the New Work-Life World: MetLife's 17th Annual U.S. Employee Benefit Trends Study 2019. Retrieved from <https://www.metlife.com/employee-benefit-trends/ebts-thriving-in-new-work-world-2019/>.

² Daniel Sgrai (2015, October 27). Happiness and productivity: Understanding the happy-productive worker. Social Market Foundation. Retrieved from <https://www.smf.co.uk/publications/happiness-and-productivity-understanding-the-happy-productive-worker/>.

³ Source: IRS.gov (<https://www.irs.gov/retirement-plans/retirement-plans-startup-costs-tax-credit>).

⁴ Source: Human Interest customer data, 2020; U.S. Census Bureau, 2017