Human Interest

Human Interest for Accounting Professionals

Provide your clients with a cost-effective, highly rated 401(k) retirement plan.

G2 ★★★★☆ 4.3[1]

[2]

How we provide value to your client relationships

- Transparent pricing[3]
- Zero transaction fees[4]
- Ongoing account management
- Integrations with 500+ leading payroll providers[5]
- We'll cover fees for switching providers[6]
- Low cost solution
- SECURE Act 2.0 tax credits up to 100% of the start-up cost for the first three years with max credit of $5,000 per year[7]
- Guidance on growing state retirement mandated programs
- Tool for recruitment and retention
- Customer promotions to help offset cost[6]

How we support you

- Additional tax savings and deductions offered by government incentives through the SECURE Act 2.0[7]
- Support in navigating state retirement mandate implications
- Resources and tools to help educate your clients
- Dedicated Partner Account Manager to support your business

Transparent pricing

With Human Interest, you can launch a modern 401(k) program with our 3 tiers of transparent pricing.

Essentials

$80
base fee per month

+

$5
per eligible employee per month

- Seamless "no-touch" integration with 500+ payroll providers[5]
- Automated administration, including recordkeeping and select 3(16) Fiduciary Services
- Flexible plan designs, including Traditional 401(k), Roth 401(k), Controlled Groups, Safe Harbor 401(k), Profit-Sharing, New Comparability and 403(b)

Complete

$180
base fee per month

+

$7
per eligible employee per month

- **Everything in Essentials, plus:**
- Procure ERISA bond
- Full plan administration, serving as the 3(16) Fiduciary Services Provider
- Sign and file your IRS documents

Concierge

$280
base fee per month

+

$9
per eligible employee per month

- **Everything in Complete, plus:**
- Unlimited access to a dedicated relationship manager
- A single point of contact for plan compliance and administration
- No minimum requirements, additional fees, or meeting caps
- Ongoing plan design consultation and document review

One-time $499 setup fee may apply. All prices are exclusive of applicable taxes. See our **Terms of Service** for additional details. Additionally, an investment advisory fee paid to Human Interest Advisors (HIA) of 0.01% and a separate fee for recordkeeping services and custody-related expenses paid to Human Interest Inc. (HII) of 0.05% are deducted monthly from the employee's account.[8]

[1] G2 Rating of 4.3 as of November 13, 2025. Fluctuates in real-time. Solicited clients for reviews in exchange for de-minimis non-cash compensation. Solicitation and non-cash compensation make a customer more likely to portray Human Interest favorably. Testimonials may not be representative of the experience of others and past success does not guarantee future results. Previously, Human Interest offered de-minimis cash compensation as an incentive for customers to complete reviews. A higher value was offered for non-anonymous testimonials. Read our full disclosures here.

[2] Human Interest was named one of the Best Employee Retirement Plans of 2024 (as of 1/10/25) by Business.com. Click here to view award. The Editors gave an overall score of 9.3 and the title "Best for Affordability", based on its review of 23 providers "to determine the 6 best employee retirement plans." Evaluated criteria include: setup costs, prices for employers, plan types, and investment fees. The rating did not consider investment performance. Human Interest has a paid partnership with Business.com where compensation is paid to Business.com per lead. This creates a financial incentive to add firms, with similar arrangements, to the "best of" list. The rating is not indicative of Human Interest's future performance. Read our full disclosures here.

[3] Refer to humaninterest.com/pricing for our complete pricing details.

[4] For non-rollover distributions, shipping and handling fees may apply to requests for check issuance and delivery.

[5] Refer to humaninterest.com/payrolls for a list of integrated payroll providers.

[6] Promotions apply after the plan launches and must be used within six months after the signed date on the order form. To qualify for the above promotion, (1) employee contributions must begin no later than the first payroll date in 2026, and (2) the customer must email a copy of their payroll provider invoice to hi-promos@humaninterest.com (collectively, "Credit Request") within 30 days after signing the order form for new plans, and 60 days for conversion plans. It is the sole responsibility of the customer to contact Human Interest to receive the above promotion. The promotion will be processed as a credit to the customer's account and applied within 1-2 billing cycles after the Credit Request is completed. Promotions are off of Human Interest SaaS fees and vary based on one or more of the following: payroll provider, prior 401(k) provider, and number of employees from the first payroll census sync. Please note that customers are still responsible for the payment of all other fees such as the Human Interest recordkeeping asset fee and the Human Interest Advisors Fee. The asset-based fees are charged to the plan monthly and allocated to the participant's accounts.

[7] SECURE Act 2.0: Changes to retirement planning (2025). Human Interest. January 2025.

[8] Asset fees are deducted monthly from the employee's account according to humaninterest.com/terms-of-service and humaninterest.com/hia/terms-of-service. All prices are exclusive of applicable taxes. If the plan sponsor elects to hire an external investment advisor, the plan sponsor will pay such advisor as agreed between the plan sponsor and advisor. Average fund fees as of 2/1/25. Asset-weighted average of mutual fund monthly net operating expenses ("expense ratio") for all plan participants invested in Human Interest Advisors' Model Portfolios ("Models"). Provided for illustrative purposes only. Actual, average fund expenses a participant experiences vary based on the specific Model selected, allocation changes to Models, whether participants opt out of Models and choose their own investments and allocations, or allocation drift, especially in volatile markets. Model allocations and underlying mutual fund expenses are subject to change. Before investing, carefully review the fund's prospectus, which includes, among other things, a description of fees and expenses a fund will charge.

Please send referrals to your Human Interest Partner Account Manager.

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