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ACCUPAY SYSTEMS
PAYROLL • HR • INSURANCE

Easy for you and affordable for your employees

Human Interest offers a simplified, automated, and tailored 401(k) that delivers on the needs of small and medium-sized businesses.

60,000+

have saved
to date

2,000+

participating
companies

70 - 93%

participation rate with Human Interest
vs. an industry average of 34%¹

Get the benefits of a large-scale retirement plan with none of the hassle.



Easy setup and administration

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



“Low-Touch” integration with AccuPay Systems

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



Unbiased investment advice²

Employees can access built-in investment advice with personalized features from an SEC-Registered Investment Advisor². The plan administrator has the option to choose and manage their funds or choose to work with their financial advisor too.



Affordable, high-quality investment options²

We aim 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 almost any mutual fund or low-cost index fund available on the open market.



Continuous account management

Human Interest provides ongoing support for administrators and employees through our account management team, and we manage the entire setup process.

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 \$15,000³ in tax credits.

One-time \$499 setup fee. Additionally, employee accounts will be assessed⁴ 0.50% of the account balance + 0.07% average fund fees per year, versus industry average fees of 1.89% of account balances.

Find our transparent pricing through this [pricing sheet](#).

Plans start at

\$120
per month

+\$4
per employee
per month

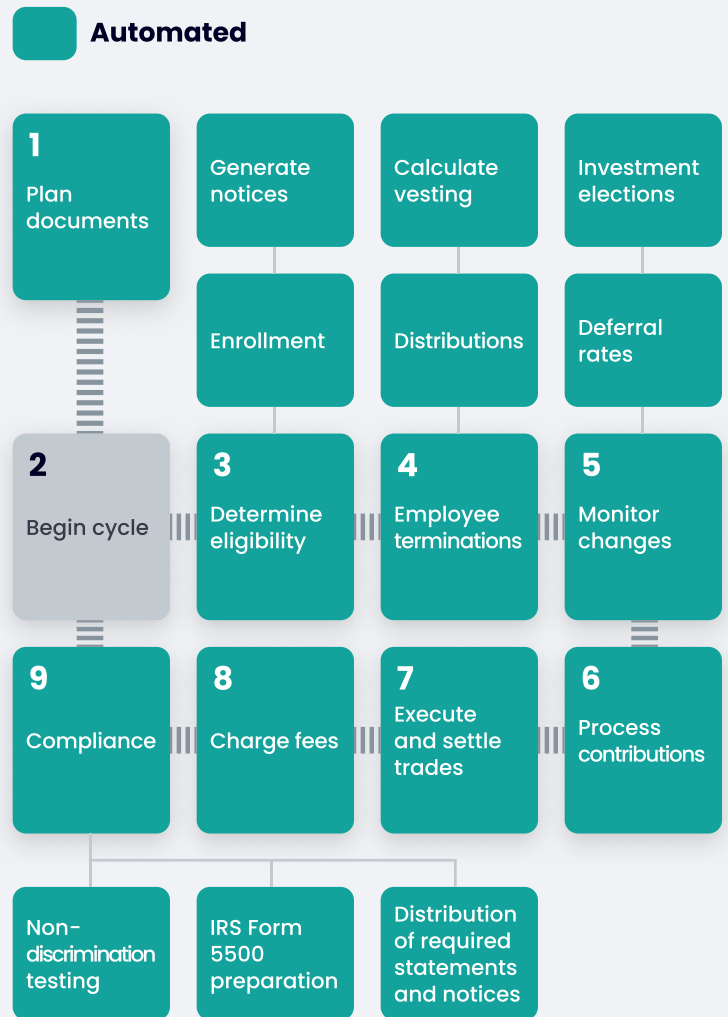
Traditional providers vs. Human Interest

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 at about half the cost of traditional 401(k)s.

Traditional 401(K)/403(B) providers



Human Interest automated process



¹ Source: Human Interest customer data, 2020; U.S. Census Bureau, 2017.

² 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.

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

⁴ A Human Interest Advisory Fee of 0.50% of plan assets per year plus average fund expenses of 0.07% per year is billed quarterly to the employee's account. In the event the plan sponsor utilizes a third party advisor, the third party advisor fee would be defined as part of a separate agreement. For plan sponsors who choose 3(21) investment advisory services, fund fees may vary dependent on chosen investments.