

## FEATURED PLAN

# Concierge

A dedicated account manager to guide you, monitor your plan, and assist with participant education.

**\$200** per month base fee  
+ **\$9** per eligible employee

Includes everything in Complete, plus:

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

All prices are exclusive of applicable taxes. An additional one-time \$499 setup fee may apply. See our **Terms of Service** for additional detail.

Human Interest Inc. 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](https://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.

## Next steps in partnering

- 1** Contact [FApartners@humaninterest.com](mailto:FApartners@humaninterest.com) to be introduced to your local wholesaler.
- 2** Discuss how Human Interest can streamline and enhance the startup/small plan experience for your clients.
- 3** Review your book of business and potential business owner clients that may be effected by retirement legislation or need a better 401(k) platform.

Contact  
[FApartners@humaninterest.com](mailto:FApartners@humaninterest.com)  
to partner today.



# A 401(k) partner to help you **grow** your retirement plan business.

Expand into the startup  
and small-plan space  
with **fully bundled,**  
**flexible 401(k) & 403(b)**  
retirement plans.

 **Human  
Interest**

# Why Financial Advisors partner with Human Interest

Give your clients access to an affordable, automated retirement plan.



## Value in partnering

How we can provide value to your clients:

- Reduce your clients' manual work. We integrate with 500+ leading payroll providers and handle recordkeeping and plan administration for your clients.<sup>1</sup>
- Human Interest Inc. helps reduce your clients' liability by serving as a 3(16) Fiduciary Service Provider. Select 3(38) and 3(21) services are also offered through its subsidiary and Registered Investment Adviser, Human Interest Advisors LLC.<sup>2</sup>
- The Concierge plan gives your clients access to a dedicated account manager that provides a high-touch service experience.
- We offer your clients bundled 401(k) and 403(b) solutions at an affordable cost with zero transaction fees.<sup>3</sup>

## How we support you:

- Market opportunity. Streamline administration to help increase profitability for start-ups and small plans.
- Access an advisor portal through which you can monitor and prepare for plan reviews
- Custom plan design via our open-architecture menu to ensure it's tailored specifically to the business and plan's goals.
- You'll get a dedicated local wholesaler who can answer ongoing questions and provide retirement planning resources for you and your clients.



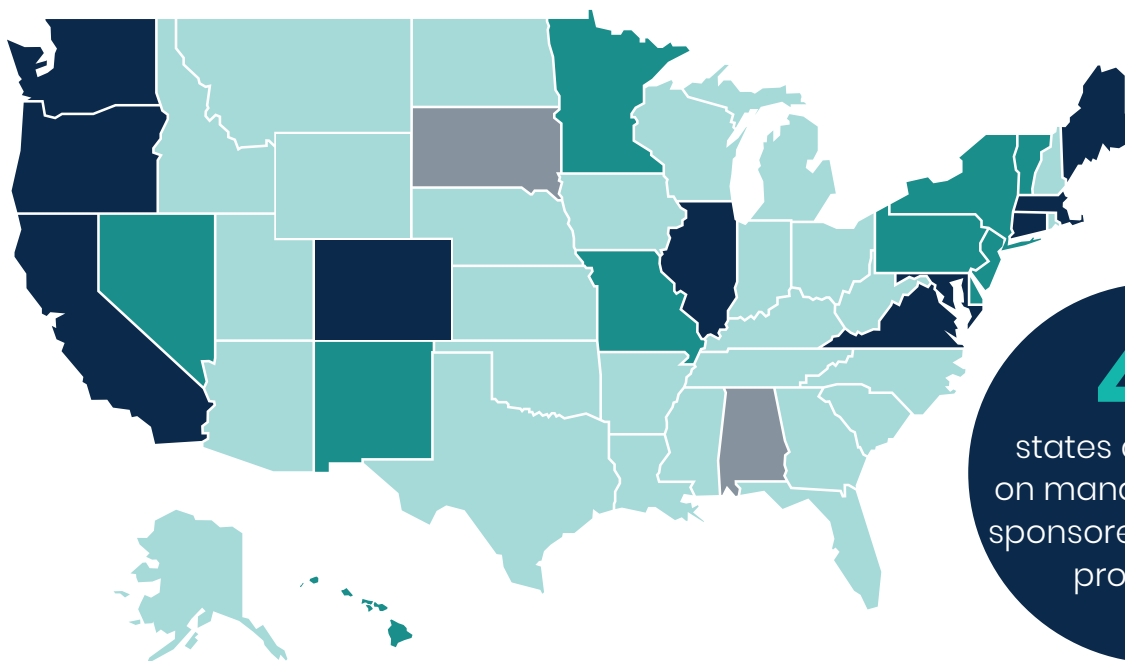
## Help your clients comply with retirement legislation

Nineteen states and two cities have already passed legislation requiring employers to provide retirement benefits to employees. Seven states have active programs where employers may be subject to penalties for non-compliance.<sup>3</sup>



## Maximize tax incentives

Setting up a 401(k) may be more affordable for your clients because of SECURE Act 2.0. This new retirement law encourages small and medium-sized companies to start a 401(k) with potential tax savings of \$15,000 in the first three years.<sup>4</sup>



- States with active legislation
- States with passed legislation
- States with introduced legislation
- No recent efforts

48

states are working on mandating state-sponsored retirement programs.<sup>4</sup>

<sup>1</sup> Refer to [humaninterest.com/payrolls](https://humaninterest.com/payrolls) for a list of integrated payroll providers.

<sup>2</sup> Asset Fees, which will be deducted monthly from employee accounts, represent an investment advisory fee paid to HIA (Human Interest Advisors) of 0.01% and a separate fee for recordkeeping services and custody-related expenses paid to HIA of 0.50%. See the [HIA Terms of Service](#) and [HIA Terms of Service](#) for more information. Similar services may be available at a lower cost from other providers.

<sup>3</sup> What is a state-sponsored retirement plan? Human Interest. October 4, 2023.

<sup>4</sup> SECURE Act 2.0: Changes to retirement planning (2023). Human Interest. September 29, 2023.