

Legacy 401(k) providers hide dozens of transaction fees in complicated plan documents.

We don't.

ZERO transaction fees, period.

With Human Interest, you will never pay any of these fees:

Individual Fees

(charged to the participants)

401(k) Service	Benchmark	Our Fee
Distribution fees, including RMDs		
Check	\$15-75	\$0
ACH	\$6-75	\$0
Wire	\$18-50	\$0
Final Distribution	\$25-75	\$0
Rollover fees		
Check	\$0-15	\$0
ACH	\$18	\$0
Wire	\$18	\$0
Other fees		
Excess contribution 402(g) distribution fee	\$150	\$0
QDRO fee	\$200-500	\$0
Stale check fee	\$50-65	\$0
Check reissue fee	\$12-75	\$0
Stop / reissue fee	\$25	\$0
Overnight mail fee	\$20-50	\$0
Check copy fee	\$10	\$0
Loans		
Loan setup		
General purpose loan	\$50-175	\$0
Primary residence loan	\$85-325	\$0
Loan Maintenance (annual)	\$50-85	\$0

Plan Fees

(charged to the employer)

401(k) Service	Benchmark	Our Fee
Plan Termination Fee	\$500-2,000	\$0
Deconversion Fee	\$500-2,000	\$0
Plan Amendment Fee	\$100-250	\$0
New Comparability Profit Sharing Fee	\$750	\$0
Form 8955-SSA Fee	\$750	\$0
5500 Preparation Fee	\$250-750	\$0
Restatement Fee	\$1,500	\$0
Participant Search Fee	\$125	\$0

Our clear, affordable pricing

With Human Interest, you get affordable plans, low-cost funds, and absolutely no transaction fees.

Employer Pricing

Plans starting as low as:

\$120 / month

+\$4 / eligible employee

Employee Pricing

0.50% * investment advisory fee¹

+ 0.07% average fund fees

Employers also pay a one-time setup fee of **\$499**. Extraordinary services (e.g. excessive audit support) charged at **\$150/hour**.

* Typically 0.5%, billed according to the [Terms of Service](#)

All prices are exclusive of applicable taxes.

See our [Terms of Service](#) for additional details

Human Interest is an affordable, full-service 401(k) provider that makes it easy for small and medium-sized businesses to help their employees save for retirement. Founded in 2015 and headquartered in San Francisco, Human Interest helps employees in all lines of work access retirement benefits and a path to financial independence. For more information please visit humaninterest.com or follow us on [LinkedIn](#).

Retirement and investment advisory services are only provided to clients who have signed appropriate documents to enter into an agreement with Human Interest. Unless indicated otherwise, this content has been prepared for general informational purposes only, is not intended to provide, and should not be relied upon for tax, legal, or accounting advice, and should not be considered an offer of investment advisory services with regard to securities nor an individualized recommendation or personalized investment advice. Plan Sponsors and participants should take independent steps to validate the tax, legal, and accounting considerations of any service, and should obtain direct tax, legal, and accounting advice before engaging in any transaction.

¹ Estimate based on comparative fee disclosure information of 401(k) plans. Fees for Human Interest Advisors' investment advisory services are charged as a percentage of total assets under management of 0.50% annually and include custody fees, transaction fees and commissions on all trading executed in participants accounts. The Mutual Fund annual operating expenses in Human Interest Advisors' current Fund lineup range from approximately 0.05% to 0.12%. Mutual Fund fees are embedded in each mutual fund's net asset value ("NAV"). In addition, with regard to three funds that may be included in a clients' lineup there are additional potential fees. One mutual fund charges a 0.50% purchase fee (this is however not charged to the plan) and two mutual funds included in some client plans' lineup pay a 12b-1 fee to Human Interest.

² 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 according to the [Terms of Service](#). 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.

Want to find out more? Contact us at sales@humaninterest.com.