

What is Human Interest?

Human Interest is a 401(k) and 403(b) provider that provides flexible, full-service benefits.

- Headquarters: San Francisco, CA
- Founded: 2015
- Employees: 700+
- Customers: Serves 100+ industries across 40,000+ plans and 1,000,000+ eligible employees.¹

Target Customer and Buyer

Target Markets

- Businesses of all sizes: From small to mid-sized companies.
- Growing businesses: Companies that are looking to scale their operations and need a retirement plan that remains affordable as they grow.
- Businesses focused on automation: Companies that want to automate their 401(k) / 403(b) administration to reduce manual work and lower overhead costs

Discovery Questions

• Do you currently offer a retirement plan?

YES

- Does your 401(k) integrate with your payroll provider?
- What is your experience? Is it automated or are there some manual steps?
- That's great! Do you deal with any of these issues during payroll?
 - Manual process for submitting, no integration with payroll
 - Too much administrative work
- Who handles the administrative burden of maintaining your plan?
- Do you have a dedicated contact you can reach out to with any questions or issues?
- Would you be interested in having our partner Human Interest benchmark your current plan to see if your fees and services are comparable to other companies like yours?
- Are you the person within the organization that manages the 401(k) setup/deductions?
- Who signs your Form 5500?

NO

- Would you like to learn more about potential tax-saving opportunities via the SECURE Act 2.0 that can help cover the costs of launching a new plan?
- You may be required to offer a plan if your state has or is launching a state retirement mandate. Are you aware of your state retirement mandate?
- Are you interested in offering a benefit that can help you recruit and retain talent?
- We have a retirement partner who can handle the administrative burden of offering a retirement plan for you.
- Have you ever looked into offering a retirement plan?

Why Human Interest

- **Automated administration:** "No-touch" integration with 500+ payroll providers.²
- **Investment education:** Participants can access investment education in our Learning Center.
- **Affordable:** Employees can invest in diverse mutual funds across multiple asset classes and risk categories.
- **3(16) Fiduciary Services:** With our Concierge plans, we act as plan's administrator and select 3(16) Fiduciary Services Provider, helping to reduce customer's administrative effort and fiduciary liability.
- **Continuous account management:** We provide ongoing support for administrators and employees through our account management team, and we manage the entire set-up process.



¹ Human Interest was awarded the "Gold Stevie Award" medal in the 2025 Stevie Awards[®] for Sales & Customer Service in "Customer Experience." The company was awarded a "Silver Stevie Award" in "Customer Service Employer of the Year." Winners were determined by the average scores of more than 170 professionals worldwide in the three-month judging process. Read more about the winning organizations: stevieawards.com/sales/2025-stevie-award-winners#CustomerServiceTeam and criteria for the award here: stevieawards.com/aba/judging-awards-process. American Business Awards are registered trademarks of Stevie Awards, Inc. Stevie Awards, Inc. is not affiliated with Human Interest. This recognition is not indicative of Human Interest's future performance.

² TrustRadius Rating of 8.8 out of 10, as of 3/9/28. Ratings fluctuate in real-time. Visit here: trustradius.com/products/human-interest/reviews for most recent rating. Human Interest solicited clients for reviews in exchange for nominal non-cash compensation. Active solicitation and non-cash compensation will 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. From 8/23/22-12/31/22, Human Interest offered gift cards as an incentive for customers to complete reviews. Read our full disclosures here: humaninterest.com/disclosures. Top Rated 2024[®] award criteria: based entirely on customer reviews, 10 reviews required, trScore of 7.5 or higher, and must earn >0.5% of all site traffic in the category.

Ready to refer a client? We need...

- Company name
- Contact name
- Contact email
- Contact phone

Bonus structure

- **\$200** for each qualified lead
- **\$300** for each closed won deal⁵

How to share your client (choose 1):

- Email your Partner Account Manager
- Email expresslink@humaninterest.com

¹ Includes all employees of Human Interest customers, regardless of participation in the employer sponsored plans, as of October 1, 2025.

² Refer to humaninterest.com/payrolls for a list of integrated payroll providers.

⁵ Qualified lead requires an introduction to the customer and a completed call between prospect and Human Interest. Mutual customer requires a customer agreeing to become a Human Interest customer and being onboarded.

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 with investing for retirement. For more information, please visit humaninterest.com.

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For more information, contact expresslink@humaninterest.com.

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