Human Interest

The new standard for retirement

Your 401(k) provider comparison tool

There are many factors to consider when selecting a 401(k). This tool is meant to guide you through evaluating 401(k) providers—and how Human Interest stacks up against the competition.[1]

Easy Administration

Questions to ask your provider	Human Interest	Competition[1]
Payroll integration Do you integrate with 600+ payroll providers to automatically sync employee enrollment and contribution processing?	Yes[2]	**It depends.** Relies on legacy technology or limited integrations, so you handle burdens of manual file uploads and data formatting.
Employee data alerts Do you proactively monitor employee records to flag payroll errors and data inconsistencies?	Yes	**No.** Does not offer automated data alerts, leaving you uninformed of employee changes unless you audit them manually.
Fund lineup management Do you offer the opportunity to act as a 3(38) Investment Manager to select and monitor funds (and also provide flexibility to use an outside advisor)?	Yes[3]	**No.** Restricts your ability to rely on outside investment expertise, potentially requiring you to take on additional fiduciary liability.
Employee loan & distribution approval Do you automatically manage compliance checks and sign off on employee loan and distribution requests without requiring employer intervention?	Yes[4]	**It depends.** Uses legacy systems and multi-platform software, potentially bottlenecking employee approvals and slowing down processing times.
Tax credit filing (< 100 employees) Do you offer an automated bridge to CPAs to help claim up to $16,500 in SECURE 2.0 startup tax credits?	Yes	**No.** Does not offer built-in tax features, meaning you're responsible for manually tracking and aggregating data to claim small business credits.

Covered Compliance

Questions to ask your provider	Human Interest	Competition[1]
IRS Form 5500 filing Do you prepare, sign, and file IRS Form 5500, own deadlines, and absorb specific liabilities?	Yes[4]	**It depends.** Relies on fragmented legacy preparation processes, while outsourcing critical 3(16) filing responsibilities to external TPAs.
ERISA fidelity bond Do you procure and pay for the required ERISA fidelity bonds that protect my plan's assets?	Yes[4]	**It depends.** Excludes native bond functionality from standard service, requiring you to procure coverage by yourself.
Compliance monitoring Do you execute proactive mid-year compliance testing (e.g., ADP, ACP, and top-heavy) to flag risks early enough to course-correct?	Yes	**No.** Delays compliance testing until after the calendar year, meaning you learn about testing failures after their deadlines.
Notice delivery Do you prepare and send mandatory employee disclosures and plan notices (including paper mail for employees without email access)?	Yes	**No.** Does not offer specialized tooling, leaving you responsible for enforcing electronic delivery rules and sending disclosures.
DOL audit insurance Do you refer law firms, reimburse qualified plan expenses, and gather plan documentation in the event of a DOL audit?[2]	Yes[5]	**No.** Does not offer legal referrals or attorney fee reimbursement, leaving you exposed to high out-of-pocket audit costs.
Large plan audit relief (100+ employees) Do you connect with CPAs and cover the cost of annual audits if my plan meets the threshold for a large-plan audit (100+ participants)?	Yes[6]	**No.** Does not offer legal defense or independent CPA audit cost assistance for larger plans.

Dedicated Service

Questions to ask your provider	Human Interest	Competition[1]
Account management Do you assign a named Account Manager to review plan requirements and milestones, rather than routing to a call center pool?	Yes[7]	**It depends.** Limited 1:1 human oversight means you may be stuck in high-volume call centers or automated digital queues.
U.S.-based support Do you offer in-house, U.S.-based support trained in retirement regulations (not an outsourced call center)?	Yes	**No.** Routes issues through opaque support channels without transparent, domestic customer service guarantees.
Service standards Do you commit to specific SLAs for plan services (e.g., wait times, contributions, distributions, form filing) backed by compensation?[3]	Yes[8]	**No.** Does not offer financial or contractual guarantees for missed timelines and milestones.

Delightful Experience

Questions to ask your provider	Human Interest	Competition[1]
Investment options Do you select investment portfolios focused on low-cost index strategies with zero proprietary products?	**Yes**[3]	**It depends.** May restrict investment flexibility through narrow fund lineups and insurance wraps that steer assets into proprietary systems.
Employee cash-back incentive Do you offer an incentive to encourage lower-wage employees to save?	**Yes**[9]	**No.** Does not offer cash-back incentives.
Employee savings access Do you allow employees to access money quickly, with distributions and loans initiated within a guaranteed, published timeframe?	**Yes**	**It depends.** Relies on legacy settlement speeds, potentially causing delays via processing backlogs, multi-day clearing, and vendor loops.
Rollover support Do you offer a service that enables employees to consolidate old 401(k)s?	**Yes**	**No.** Zero dedicated account consolidation infrastructure means employees must handle rollovers themselves.

Simple Pricing

Questions to ask your provider	Human Interest	Competition[1]
Simple fee structure Do you charge a predictable fee structure that's published publicly?	**Yes**[10]	**It depends.** Uses complex, tiered pricing models that are generally not published online.
Zero employer + employee transaction fees Do you NOT charge transaction fees for employers (e.g., plan amendments, profit-sharing, Form 5500 prep) and employees (e.g., loans, distributions, rollovers)?[6]	**Yes**[11]	**No.** Charges employers and employees with individual transaction fees for routine administrative events like processing loans and distributions.
Price matching Do you offer a price match on comparable retirement plans, so I can confirm my plan is getting the best price?[7]	**Yes**[12]	**No.** Does not offer a price match.

[1] Data current as of March 2026 and based on publicly available information and internal calculations by Human Interest. Fees, features, and services for Human Interest, Empower, ADP, Betterment, Fidelity, Vestwell, Principal, and Paychex are subject to change without notice and may vary based on plan design, asset size, payroll integration, and other factors specific to each provider or plan. Comparison provided for general informational purposes only and does not constitute an offer, recommendation, or endorsement of any provider. We believe information is accurate as of the date noted but cannot guarantee completeness or current, real-time competitor pricing or offerings. We recommend confirming current fees and services directly with providers.

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

[3] Fund lineup management is provided through Human Interest Advisors LLC, to plans that select HIA as the investment adviser. HIA is a Registered Investment Adviser and subsidiary of Human Interest Inc. For more information on these investment advisory services, please visit http://www.humaninterest.com/hia/.

[4] Human Interest's 3(16) Fiduciary Services are included in Human Interest's Complete and Concierge plans and subject to the Terms of Service.

[5] DOL Audit Defense is available for customers on our Concierge plan. Up to $50,000 in qualified expense coverage such as attorney or CPA fees. For more information on Human Interest's DOL Audit Defense read our Terms and Conditions.

[6] Excludes additional fees charged by the Auditor related to the Plan sponsor's or Auditor's errors, delays, fraud or other administrative issues (e.g., missed or late payroll contributions) or related to atypical events or demographics during the Audit Year (e.g., mergers or spin-offs, multiple payroll providers, controlled groups, or leaving Human Interest). Additional terms and conditions apply, see Terms.

[7] Dedicated Account Manager on Concierge service level.

[8] See terms and conditions.

[9] 3% cash back is available to eligible individuals making $60,000 or less in gross income and contributing at least 8% of every paycheck to an eligible Human Interest plan over a 12-month period. Must submit a claim form to claim the award. Minimum award is $100 and max is $250. Additional requirements apply. See terms and conditions. This program is administered and offered by Human Interest, and Human Interest's asset-based fees will increase if you participate in this program. If Human Interest's wholly owned subsidiary and registered investment adviser, Human Interest Advisors LLC ("HIA"), provides services to the Plan, HIA's asset-based fees will also increase if you participate in this program.

[10] 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. An automatic rollover feature is available as an optional add-on to all plans for +$10/mo. With this feature, terminated employees with low balances are automatically rolled into an IRA.

[11] Zero transaction fees for employers and employees applies to all transaction types. For non-rollover distributions, shipping and handling fees may apply to requests for check issuance and delivery.

[12] Our Price Match Guarantee is available on all plans. See terms and conditions.

For more information, contact sales@humaninterest.com.