

Savings made simple.

Traditional 401(k) providers want you to believe that the path to financial independence is complex and costly. At Human Interest, we envision a smoother way to save for retirement.

Our people-first 401(k) plans make offering a retirement benefit easy by replacing hefty administrative duties and high fees with tech-driven automation and reasonable rates. Best of all, we offer a “No-Touch” integration with CSI Accounting & Payroll to complete a robust benefits package.

Special offer for CSI Accounting & Payroll customers

Receive up to \$4,000¹ in rebates if you sign up with both CSI Accounting & Payroll and Human Interest.

Right now is the right time to launch a 401(k)

Help employees on the path to financial independence

Today, more than ever, good employees are the lifeblood of successful companies. Did you know?

- A retirement benefit is the second most requested benefit after health insurance.²
- Happy employees are 20% more productive than unhappy employees.³
- A retirement benefit is a key factor in employee recruitment and retention.

Take advantage of SECURE Act tax savings

The Setting Every Community Up for Retirement Enhancement (SECURE) Act was signed into law in December 20. The SECURE Act consists of many significant provisions for improving access to tax-advantaged retirement accounts and preventing older citizens from outliving their assets. It includes a wide range of long-overdue reforms that make it easier for Americans to save for retirement.

Recent changes to the SECURE act has made the small employer plan start-up credit⁴ now tenfold higher – up from \$500 to \$5,000 per year bringing the maximum total for startup costs credit to \$15,000. It's now more affordable than ever to launch a plan when you take advantage of this credit.

Why launch a Human Interest 401(k)?

- ✓ “No-Touch” integration with CSI Accounting & Payroll
- ✓ High employee participation rates – twice the industry average⁵
- ✓ Transparent pricing and zero transaction fees
- ✓ Easy to set up and administer
- ✓ Affordable, high-quality investment options
- ✓ Ongoing support and plan management

¹ The rebate amount varies based on the number of employees. Speak to Human Interest for exact amount. Sign-up with Human Interest must be completed by June 30, 2021. Rebate amount is off of Human Interest fees and will be sent to the customer as a check. To qualify for the rebate, customer is responsible for emailing a copy of current invoice to partnerops@humaninterest.com within 30 days of signed agreement. Human Interest and/or CSI Accounting & Payroll will NOT be responsible for contacting customer to claim rebate, or to assess qualifications to claim rebate. It is the sole responsibility of the customer to contact Human Interest to receive the credit. Rebates will be processed within 45 days after June 30, 2021. Credits must be claimed by July 31, 2021 with supporting documentation.

² MetLife (2019). Thriving in the New Work-Life World: MetLife's 17th Annual U.S. Employee Benefit Trends Study 2019. Retrieved from <https://www.metlife.com/employee-benefit-trends/ebts-thriving-in-new-work-world-2019/>.

³ Daniel Sgrai (2015, October 27). Happiness and productivity: Understanding the happy-productive worker. Social Market Foundation. Retrieved from <https://www.smf.co.uk/publications/happiness-and-productivity-understanding-the-happy-productive-worker/>.

⁴ Source: IRS.gov (<https://www.irs.gov/retirement-plans/retirement-plans-startup-costs-tax-credit>).

⁵ Source: Human Interest customer data, 2020; U.S. Census Bureau, 2017

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