

# 401GO vs. Human Interest

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**401GO has the most innovative tech created in decades.**

**Innovation**

While HI put a new face on old existing technology, 401GO took a fresh look at ancient industry processes. The result is a streamlined platform built from scratch.

**Integration**

Clients get real-time data exchange between many payroll platforms and retirement through a 360° API. Unlike HI, 401GO provides dedicated engineering support to resolve integration issues quickly.

**Automation**

The 401GO tech focused on automation to create a hands-off experience.

- 15-minute plan setup
- Employee notifications
- Ongoing compliance monitoring

**Cash Conversions**

Cash conversions allow plans to transfer to 401GO with minimal work or interruption. HI uses outdated methods that cause more hassles for employers.



**401GO has truly awesome, live customer support.**

**U.S.-Based Support**

With 401GO, you'll get live, U.S.-based support for employees, with dedicated relationship managers for businesses. Read HI's reviews to see a pattern of poor customer support.

**Clients Prefer 401GO**

401GO has a 4.8-star rating\* based on client reviews on G2—the highest in its category. HI has a 4.3-star rating, and its 1-star reviews cite poor customer support.

**401GO reviews**

**Human Interest 1-star reviews**

**Advisors Prefer 401GO**

401GO was named a Top Recordkeeper by the National Association of Plan Advisors (NAPA) three years in a row. Human Interest was not named.

\*as of August 2025



**Clients get more included features and great investments.**

**More Plan Types**

Get a full spectrum of plan types, including an affordable starter-k and a cash balance option, neither of which are offered by HI.

**More Participant Features**

Get Roth employer matching contributions and a mobile app for Android and iOS, neither of which are offered by HI.

**More Investment Options**

Get investment fiduciary services with a much more robust lineup of excellent funds in all asset classes than is offered by HI.



**Clients get more value for their money with 401GO.**

**Save on Participant Fees**

401GO charges per active participant, while HI charges per eligible employee. This could save 401GO clients as much as 30% on participation fees.

**Get Volume Discounts**

401GO plans come with deep discounts for volume, resulting in lower unit costs as headcount grows.

**Done-For-You From 8881**

Form 8881 is completed and sent to businesses with an isolated 401(k) plan in their first 3 years, which they can use to claim tax credits. HI requires an upgrade for the same service.

**Retention**

401GO has a customer retention rate of 95%, indicating high level of satisfaction with the platform.

