

Human Interest sets a new standard for customer experience in the retirement industry



LAST REVIEWED FEB 25 2025 • 7 MIN READ • [EDITORIAL POLICY](#)

By The Human Interest Team



San Francisco, CA – February 25, 2025 – Industry disruptor [Human Interest](#), the award-winning innovator of automated 401(k) plans¹, is once again redefining the retirement industry by revolutionizing what it means to commit and care for customers. Today, Human Interest announces its Customer Experience Guarantee for ALL customers, big and small. Human Interest is making a bold commitment to participants and administrators through a transparent pledge to deliver outstanding, fast, reliable service with accountability.

In short, Human Interest is putting its money where its mouth is; if Human Interest doesn't deliver, customers will get compensated.

Why a customer-centric approach is key to fixing a broken industry

For too long, 401(k) customers have experienced frustrating delays and subpar service. Recognizing the urgent need for greater accountability across the retirement savings industry, Human Interest took a hard look at service and support policies — including its own. Now, they're going all-in on accountability and setting a new standard for transparency and customer service.

"The ability to retire with peace of mind is a really big deal," says Rakesh Mahajan, Chief Revenue Officer at Human Interest. "So why has it been an industry standard to leave people on hold, process returns with us their

industry standard to leave people on hold, or worse, not even pick up their calls? At Human Interest, we know the stakes are high for both administrators and participants who trust us with their futures. That's why we're raising the bar for all customers."

A driving factor behind the Customer Experience Guarantee is Human Interest's commitment to being there for people when their lives dictate a need for their funds, whether it's as they reach retirement or before. Mahajan elaborates, "Whether our customers need early access to savings or just want to talk to someone on the phone about their plan, it's often during a critical moment. They shouldn't have to deal with unnecessary delays or inefficiencies. That's why we're guaranteeing exceptional service and challenging the rest of the industry to meet these higher standards."

This commitment is an essential and overdue evolution for the industry. According to PBS, more Americans are making hardship withdrawals from retirement accounts than ever before². Receiving a check from a 401(k) provider can take up to 15 business days — assuming a person can get in touch with their provider in a timely manner.

Mahajan explains, "Times are tough, and calamities like hurricanes, fires, and other disasters are all too frequent. When Hurricane Milton hit Florida, many homeowners needed their retirement plans to cope with the destruction. As customers called us, we were able to process their requests and deposit funds into bank accounts within two days so they could start rebuilding their lives. Typical timeframes for legacy providers can take days — or even weeks — to process distributions via the faxing of paper forms and checks being delivered by mail, leaving people sitting and waiting for help. Everyone deserves better, so we're doing something about it."

A first-of-its-kind service-level agreement standard

The Customer Experience Guarantee, which goes into effect on March 1, 2025, includes specific, measurable service commitments, and we have plans to improve guarantees year-over-year. If at any time these standards aren't met, Human Interest will provide administrators 50% off their next invoice. Participants will be eligible for a \$25 gift card. The Customer Experience Guarantee highlights:

For administrators:³

- 100% of an administrator's inquiry submitted through the Human Interest Support Center will receive a non-automated response within four business hours.
- 100% of a plan's contributions will be processed within five business days of running payroll.

For plan participants:⁴

- 100% of a participant's distributions will be sent to their bank accounts within two business days.
- 100% of a participant's calls will be answered within five minutes during business hours.
- 100% of a participant's initial inquiries submitted through the Human Interest Support Center will receive a non-automated response within

interest upon login and receive a near-instantaneous response within four business hours.

Investment in automation and customer service excellence fuels commitment

As part of distancing itself from legacy providers and blazing a more customer-centric trail, Human Interest has built a streamlined, technology-driven system appropriate for present-day life. With its modern approach, the company can seamlessly process payroll contributions, handle inquiries faster, and ultimately, provide participants with timely access to their funds. For example, 75% of all payroll contribution files are automatically pulled by Human Interest without any intervention from administrators, saving them up to 40 hours annually and reducing errors. In 2024 alone, Human Interest processed nearly one million contribution files, with 95% processed in three days or less, and nearly 200,000 distributions, with 75% of distributions completed in under 48 hours⁵.

Today's announcement comes just over a year after the company opened its [Center of Excellence](#) in Lindon, Utah, which houses nearly all of Human Interest's 250+ employees focused on customer service. "Our investments in automation and customer experience have positioned us to deliver 'enterprise-grade' service for all customers, irrespective of their size," explains Mahajan. "This is just the beginning of our commitment to continuously improving and exceeding customer expectations."

Inspiring change across the retirement industry

Human Interest hopes that launching this guarantee of this kind will spark broader change in the retirement planning space. "We want to lead by example and encourage other providers to prioritize customer needs over outdated practices," Mahajan says. "We've come a long way, and we're putting ourselves out there because transparency matters. We're going to keep improving. Others should, too."

Human Interest's vision is to empower businesses and their employees to build a secure financial future with confidence. The company's guarantee reflects its mission to make retirement planning more accessible to all.

About Human Interest

Human Interest Inc. is a full-service 401(k) and 403(b) provider that makes it easy and affordable for small and medium-sized businesses to help their employees save for retirement. Founded in 2015 and headquartered in San Francisco, Human Interest has helped employees at 31,000+ companies access retirement benefits and a path to financial independence. For more information, please visit humaninterest.com.



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We believe that everyone deserves access to a secure financial future, which is why we make it easy to provide a 401(k) to your employees

Human Interest offers a low-cost 401(k) with automated administration, built-in investment education, and integration with leading payroll providers.

Let's Talk.

Contact Support
855 622 7824
Monday - Friday
6am to 5pm PT / 9am to 8pm ET

Visit our Support Center

Talk to Sales
877 475 0179



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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](https://www.humaninterest.com). Investment Advisory services are provided through Human Interest Advisors LLC, a Registered Investment Adviser and subsidiary of Human Interest Inc. For more information on our investment advisory services, please visit <https://www.humaninterest.com/hia/>.

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Notes

1 <https://humaninterest.com/disclosures/>

2 [Why more Americans are making hardship withdrawals from retirement accounts](#). PBS. 4/5/2024. Accessed 1/28/2025.

3 Discount applies to monthly administrative and per employee fees; maximum cumulative discount may not exceed \$5,000 per calendar year; limit of 1 claim per month; must submit claim form. See [full terms and conditions](#).

4 Participants are eligible for a maximum of four (4) successful claims per calendar year; limit of 1 claim per month; must submit claim form. See [full terms and conditions](#).

5 Human Interest, Internal Calculation, 2025

Disclosures

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