



Seamless recordkeeping with self-serve for all stakeholders

End-user portals for participants, sponsors and TPAs, with specific user journeys, deliver personalized experiences that meet individual needs.



Robust data integrations with CORE Mapper

Crafted by specialists, CORE Mapper — with auto-mapping powered by AI — enables data migration, plan conversions, and 3rd party system integrations, with drag-and-drop interfaces.



Flexibility powered by thoughtful configurability

Custom vesting schedules templates, trade processing restrictions, fee management are all available out of the box. What's more? You can choose to deploy the entire platform or selected modules based on your needs.



Speed and accuracy with automation

The CORE platform is designed from the ground-up intelligently automating every possible process, such as vesting, calculations, forecasting, communications, reporting, compliance and data management.



Uncompromising compliance

CORE is compliant with a majority of the SECURE Act 2.0 provisions out of the box, such as LTPT, integration of employer contributions and catch-up as Roth, QBADs, expanded auto-enrolment and updated age criteria for RMDs. It is also designed with adaptability to future changes.



Powerful, state-of-the-art technological foundation

- CORE's cloud-native foundation and microservices architecture make it modular, scalable, and agile
- Containerized deployment enables efficient resource allocation and dynamic scaling to handle varying workloads
- CORE is secured with top-tier encryption for data at rest and in transit
- In-built AI capabilities for auto-mapping and personalized interactions
- User-friendly self-serve portals leveraging cutting-edge UX methodologies

ABOUT CONGRUENT

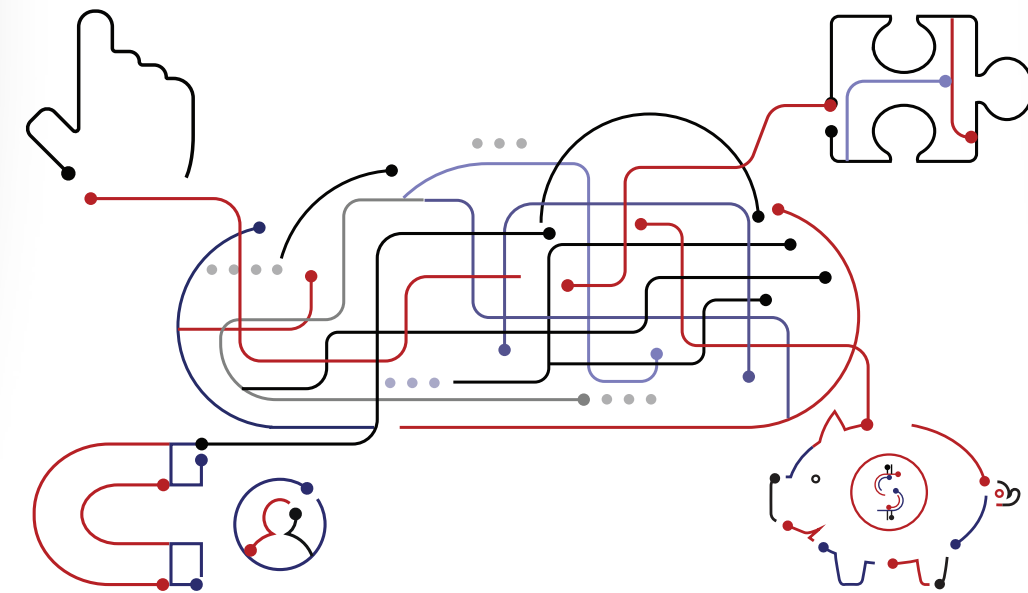
Congruent Solutions is a specialist technology solutions and outsourced plan administration service provider to the retirement industry since 2004. CORE is a suite of solutions designed specifically for retirement plan providers in the US. Fortune 500 companies, leading plan providers and third-party administrators trust the CORE platform.



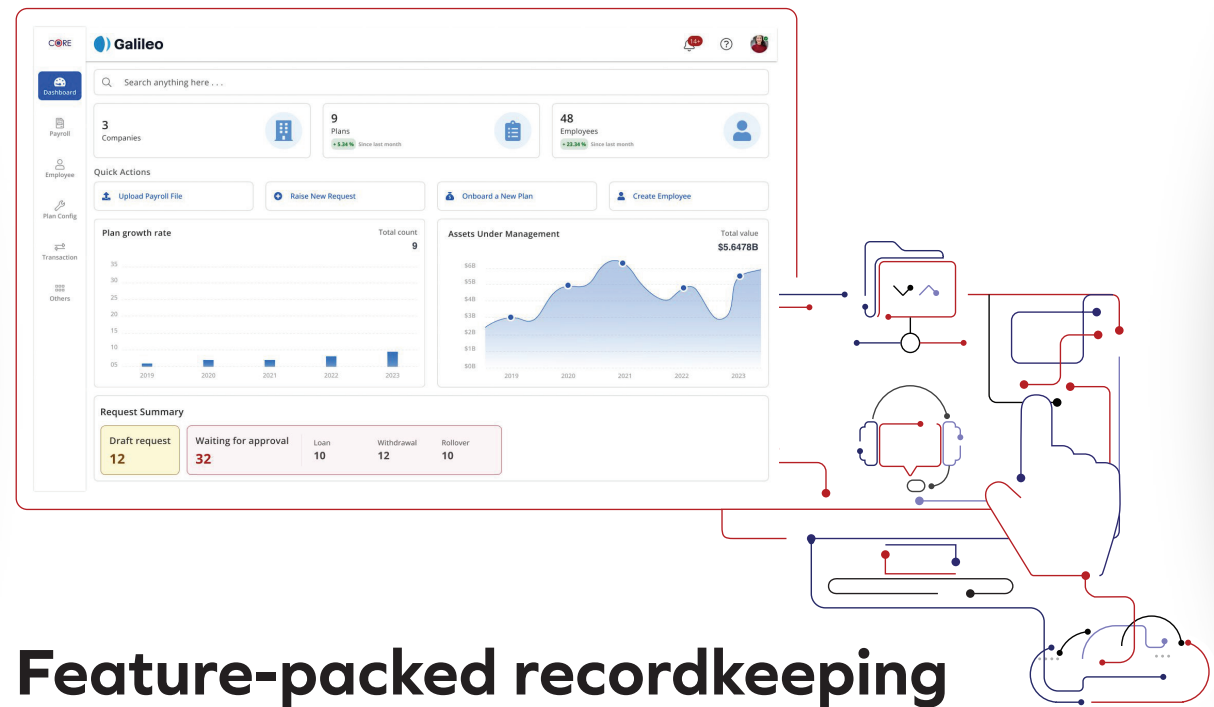
CORE

The future of Recordkeeping is here

from you trusted specialist partner.



Congruent's CORE platform brings cutting-edge technology, modern user experience, self-service capabilities, smart automation, and unmatched process efficiency to recordkeeping.



Feature-packed recordkeeping platform that makes you ready for tomorrow!

The CORE Platform streamlines every aspect of the recordkeeping process, powered by smart automation and AI capabilities.

Here are some of CORE's powerful modules.

- 1 **Census**
Seamlessly manage participant data such as demographics, bank account, beneficiary, eligible / enrolled plan and more. Also track terminations, rehires, location changes and employee group movements to automate downstream computations.
- 2 **Eligibility**
Streamline eligibility computations across all provisions, immediate or age-based rules, terminations / rehires / breaks in service and long-term part-time work. Enable auto-calculations for eligibility forecasts and exclusions, along with automated alerts.
- 3 **Vesting**
Automate vesting calculations taking into account provisions such as actual hours, elapsed time, equivalency, custom vesting schedules, overrides, and grandfathering. Manage customized vesting provisions for employee groups and categories.
- 4 **Communications**
Enable seamless communication with users through email notifications and reminders for crucial events. Compose with user-friendly text editors, attachments, system variables, actionable links and templates.
- 5 **Payroll**
Streamline payroll processing with self-serve portals and data integrations. Enable real-time validation, calculations for match and non-elective contributions, automated tracking of compliance and plan limits, and funding capabilities.

- 6 **Transfer & Rebalance**
Get a 360-degree view of assets, investment performance and fund. Auto-rebalance based on thresholds. Automatically adjust participant deferral elections, fund restrictions and reporting on 22c2 ensuring compliance.
- 7 **Loans & Distributions**
Empower participants to help themselves with self-service and straight-through processing. Unlock faster loan and distribution requests, automated tax calculations, expedited approvals, e-signatures and timely communication to stakeholders.
- 8 **Reporting**
Use canned and customizable reports with a wide range of filtering and sorting capabilities. Personalize and save each report to user logins, ensuring data privacy and accessibility. Download reports in multiple formats to suit your needs
- 9 **Trade**
Setup investments, clearing partners and diverse clearance times—supporting both standard and late-day trades, and to send trades fully disclosed or netted-off. Enforce restrictions on investments, specific transactions and market timing rules.
- 10 **Transaction maintenance**
Gain a comprehensive view of all transactions — history, impacted account and vested balances, source and investment breakdowns, trade specifics, uploaded documents, request and approval records, and more.
- 11 **Fees**
Setup fee types for recordkeepers, payroll providers, asset management, transaction processing etc. Create classifications, specifications and execute based on account or investment balance. Tailor based on thresholds and exclusions as needed.
- 12 **Mapper**
Effortlessly validate, transform and migrate data with CORE Mapper, powered by retirement industry-specific rules. Output data in real-time or in batch mode across formats. Handle everything from simple data conversions to large scale plan inheritance from a source system.

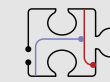
The CORE Advantage

Built by specialists. Trusted by leading recordkeepers.



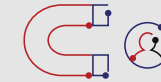
Superior User Experience

Self service ready.
Better usability.
Optimized user journeys.



Power of Modular Implementation

Mitigated risks.
Faster rollout.
Quicker value realization.



Higher Customer Retention

Better engagement.
Reduced plan churn.



Outsized Savings

4x savings.
\$1 license spend
= \$4 savings.