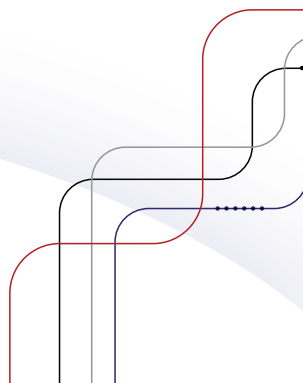
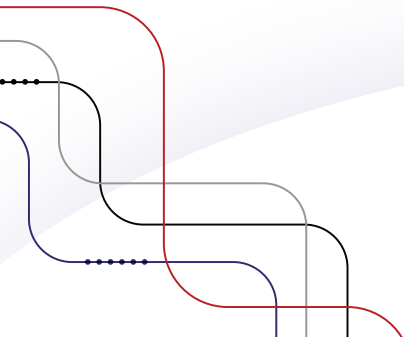


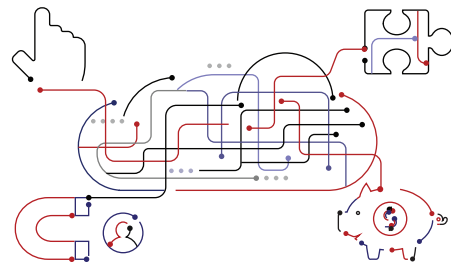
Congruent solutions

Modernize Your Business. Prepare For The Future.

Congruent Solutions helps organizations across the retirement plan ecosystem with technology prowess, domain expertise, process orientation, and innovation history to optimize operational efficiencies and improve their bottom line.



Congruent Solutions is an ISO 9001: 2015, ISO 27001:2013 and SOC certified specialist technology solutions and outsourced plan administration service provider.



We offer three distinct solutions for the retirement plan industry:

CORE Suite of Solutions

Congruent's CORE platform is a revolutionary cloud-native SaaS solution that empowers retirement plan providers to achieve unprecedented growth and efficiency.

By harnessing the power of data analytics, CORE enables plan providers to expand their market reach, introduce innovative new products, and significantly reduce operational costs. With a focus on delivering an exceptional user experience, CORE is the ideal platform for retirement plan providers seeking to future-proof their business and drive superior results.



Accelerates your business growth by empowering you to acquire, onboard and retain more clients.



Increases efficiencies by leveraging contemporary technology platform built for cloud and power by AI



Delivers superior experiences to plan sponsors, increasing client satisfaction and fostering long-term partnerships.



Maximizes your profitability with up to 4X savings on operational costs.



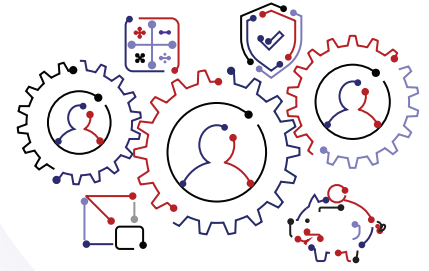
Scales seamlessly to meet the demands of your growing business without compromising performance.

Outsourced Plan Administration Services

Create operational efficiencies and consistency to scale up on demand without the cost, hassle, and effort of training the staff.

We provide complete plan administration services to the retirement plan industry. We help plan providers, recordkeepers, and TPAs manage the entire transaction processing, be it distributions, contributions, rollovers, loans, or rebalances and transfers. Our trained resources also manage plan restatement, census data management, compliance testing, form 5500 preparation, and trust accounting and reconciliation.

- 401(k)
- Profit-sharing plans
- Solo(k) plans
- Safe Harbor
- Money purchase plans
- 403(b)
- SIMPLE plan



Retirement Technology

Boost efficiency and security with our end-to-end custom technology solutions designed specifically for the retirement industry. Our services help streamline operations, enhance data management, and improve user experiences. With deep industry expertise and cutting-edge technology, we offer a range of solutions to meet your unique needs.



API Development & Integrations

Seamless integration with payroll providers, DocuSign, PLAID, Finch, and more.



Advanced Data Analytics & GenAI

Data exploration, visualization, and predictive modeling with fraud detection and PowerBI/Tableau reporting.



Process Automation

Automated workflows, test automation, robotic process automation (RPA), and intelligent document processing.



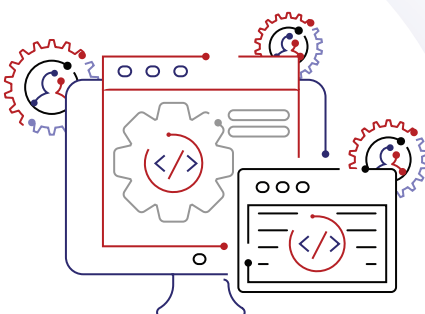
Data Migration & Onboarding

Smooth data conversions with efficient extract, transform, and load (ETL) processes.



Custom User Experience Portals

Tailor-made portals with content management, digital onboarding, and self-service tools.



Enabling Digital Transformation for a Fortune 500 Plan Provider

Our client, a large insurance and financial services company, was running on legacy systems with scalability and integration limitations. However, they faced certain specific challenges:

- Some of their systems were based on client-server architecture and not web-based needing a complete rewrite
- They had no documentation on the workings of the current systems
- Developers of the legacy system were not available
- While the system was being used, no one knew how it worked

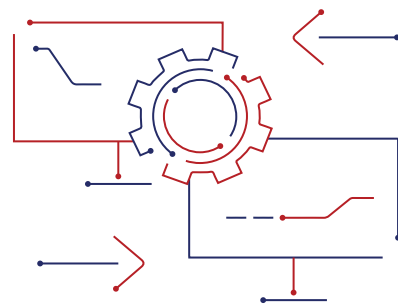
The client needed us to reverse engineer their existing systems to have a clear and concrete understanding before modernizing them.

Congruent's Solution

Congruent's team of analysts and experts conducted a thorough due diligence exercise with the client, including walkthroughs of the system. We also performed an independent analysis of the code. After a complete analysis of the systems over three months, we delivered our findings on the following:

- Architecture
- Database structure and relationship
- Business components and rules
- UI components

We also gave them a blueprint for the reengineering strategy, which they leveraged to define their digital transformation initiatives.



ABOUT CONGRUENT

Congruent Solutions is a trusted specialist in product- and technology-driven services for the retirement industry since 2004. Today, CORE SaaS, Retirement Edge - a technology solution that enables guaranteed income solutions within Defined Contribution Plans - and outsourced plan administration services empower leading Fortune 500 plan providers, carriers, and third-party administrators to solve business challenges and prepare for the future.

