



## The Compliance Testing Specialist

For more than 20 years, Congruent has been helping retirement plan service providers manage the Compliance Testing workload for all types of contribution calculations and non-discrimination tests.

### Congruent's Compliance Testing offerings and strengths:



#### **Timely additional bandwidth for testing**

Come deadlines, plan administrators need to perform a large volume of Compliance Tests every year to preserve tax benefits. Congruent's Compliance Testing teams are built to enable these extra resources for plan administrators.



#### **End-to-end testing**

Our teams can perform the entire range of non-discrimination tests such as the Actual Deferral Percentage (ADP) test, Average Contribution Percentage (ACP) test, and Top Heavy test.



#### **Adaptive teams**

We understand that rules and regulations evolve to meet the needs of the participants. Our teams stay adept at the latest developments and test accordingly. Congruent's leadership team also stay close to the client, understanding specific needs and wants of the Compliance Testing process.



### Robust internal processes

Our internal documentation team supplements the standard operating procedures (SOP) required by the client. We also build comprehensive checklists to uphold quality. As a result, even if our team members move between projects, or even jobs, we maintain continuity and efficiency.



### Deep domain expertise and experience

As an exclusive retirement plan industry-focused company, we have served some of America's foremost players. This has helped us develop deep domain expertise – understanding the retirement plan landscape, building data-intensive mathematical models and compliance-related knowledge.

## CASE STUDY

### Delivering World-class Compliance Testing, over 20 Years and 2 Acquisitions Later

In 2004, Congruent was engaged by a mid-size retirement plan provider, with 30-40 plan administrators working on 500+ plans. We began with Compliance Testing, a complex process, unusual to be handed off as the first project of a new vendor.

We delivered the outcomes, delineating the flow into various processes within six months! This impressed the client, who retained us for 5-6 years. However, they were acquired by a larger company, which already had an exclusive outsourcing partner. We were put on a 90 day notice period.

During this time, the other outsourcing partner showed no signs of coming up to speed. So much so that our client requested us to work as a sub-contractor to their outsourcing partner fulfil their contractual obligation. In the interest of our client, we obliged. This lasted two years, until a larger company acquired this entity.

Soon as they learned of our contributions, they engaged with us directly. 15 years and two acquisitions since, we're still their preferred Compliance Testing partner!



### 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.

