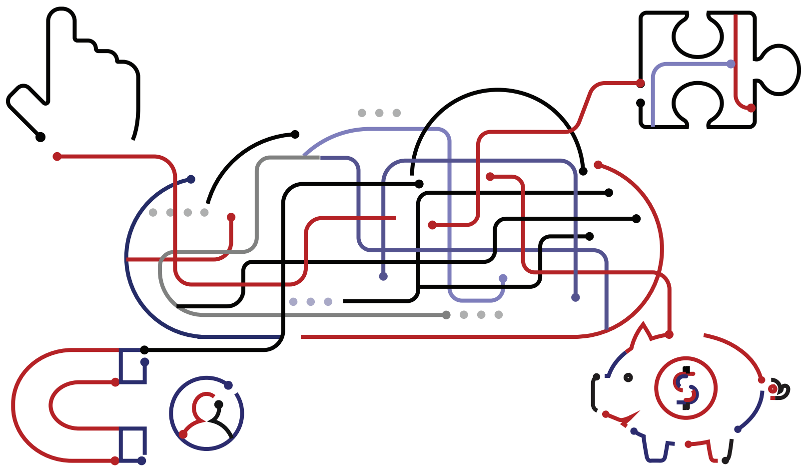
CONGRUENT®
READY FOR TOMORROW

CORE Suite
The Future of IRA Recordkeeping



Why IRA Providers Choose CORE Suite

Legacy platforms stifle growth with manual processes, compliance risks, and poor participant experiences. CORE Suite is a purpose-built SaaS solution that empowers IRA providers (like Advanta IRA and EPIC IRA) to:

Automate 90% of manual tasks (distributions, address searches, fee assessments).

Eliminate compliance penalties with built-in IRS/SECURE Act 2.0 safeguards.

Scale effortlessly without adding staff or costly integrations.

Deliver a self-service experience that retains clients and reduces call volumes by 50%.

Key IRA-Specific Capabilities

End-to-End Distribution Processing

- **Automated Workflows** for all IRA distributions:
  - Cash checks, ACH, rollovers, Roth conversions, death distributions, and power of attorney requests.
  - Age-based rules (e.g., <59½ vs. >59½ penalties) and tax calculations.
- **DocuSign Integration:** Seamless e-signatures for forms, even paper submissions.
- **Real-Time Tracking:** Monitor statuses across queues (preliminary/final approval).

IntuitiIntelligent Account Managementive Plan Selection

- **Automated Setup:** Ingest data from TPAs via Excel/SFTP.
- **NOVAHOLD Balancing:** Daily reconciliation of incoming rollover funds.
- **Residual Clearing:** Auto-liquidate balances <$XX or send residuals >$XY.

Compliance & Risk Mitigation

- **LexisNexis API Integration:**
  - Auto-verify Thousands+ addresses monthly to reduce returned mail.
  - Track unclaimed accounts and comply with escheatment laws.
- **RMD Automation:** Force-outs, withdrawals, and beneficiary distributions.
- **Audit Trail:** Full history of transactions, approvals, and corrections.

Self-Service Portals

- **Participant Portal:** Enroll in IRAs, request distributions, view statements, and access models.
- **Sponsor/TPA Portal:** Manage payroll data, census files, and compliance reports.

Fee Management & Reporting

- **Auto-Assess Fees:** Distribution fees, address searches, statement mailings.
- **Shareholder Reporting:** Monthly breakdowns of assets, accounts, and distributions.
- **Corporate Trustee Support:** Dedicated modules for plan-level tracking.

The CORE Advantage for IRA Providers

Modular & Scalable

Deploy only what you need:

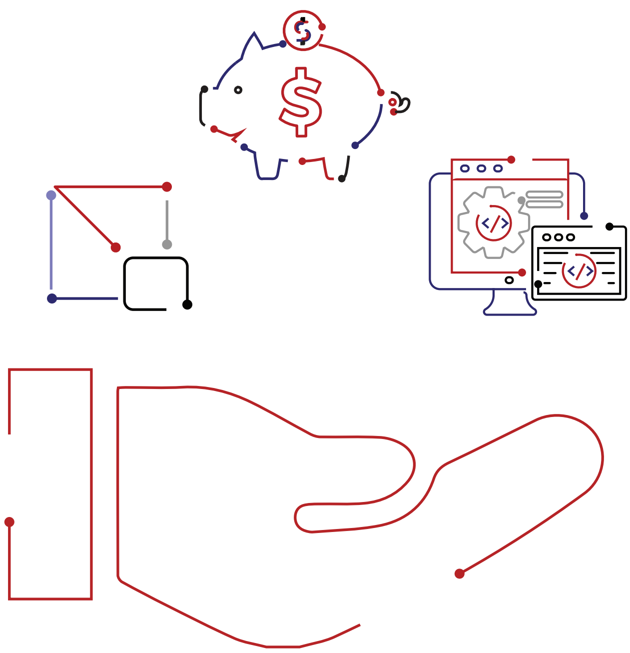
- **Core Modules:** Distributions, Account Setup, Compliance, Fee Management.
- **Add-Ons:** LexisNexis, Payment Gateways (Venmo/Zelle), Trading.

4x Cost Savings

- **$1 License Spend = $4 Savings:** Slash operational costs.
- **Zero Penalties:** Avoid IRS fines with automated compliance.

Future-Proof Technology

- **AI-Powered Mapper:** Convert legacy data (Excel, Relius) in any format.
- **Cloud-Native & Secure:** SOC 2-compliant, encryption at rest/in transit.
- **API-First:** Integrates with DocuSign, Schwab, Morningstar, and more.

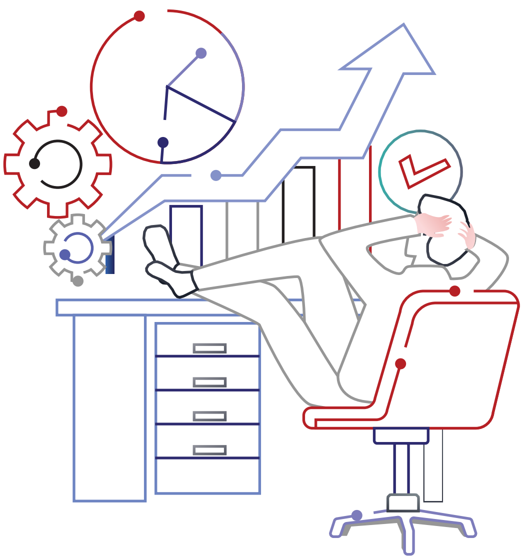


Real Results for IRA Providers

Case Study: Eliminated 40% Operational Workload

A leading IRA provider automated distributions, address searches, and fee tracking with CORE. Results:

- **50% fewer call center inquiries** via self-service portals.
- **4x faster account setup** (300–350 accounts/month scaled effortlessly).
- **$175K saved annually** by retiring manual spreadsheets and legacy software.



ABOUT CONGRUENT

Congruent Solutions is a trusted specialist in technology-driven services for the retirement industry since 2004. Today, our CORE SaaS and outsourced plan administration services empower leading Fortune 500 plan providers and third-party administrators to solve business challenges and be ready for tomorrow.

ABOUT CORE SUITE

Scan to know more about CORE Platform and its modules

Congruent's CORE suite is a cloud-based modular SaaS for managing and administering retirement plans in the US. Trusted by leading plan providers, CORE provides outsized savings, risk-free digital transformation, better user experience to sponsors and participants, and reduced plan churn.

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