CORE

The future of Recordkeeping is now from your trusted retirement partner.

Imagine a recordkeeping platform that...
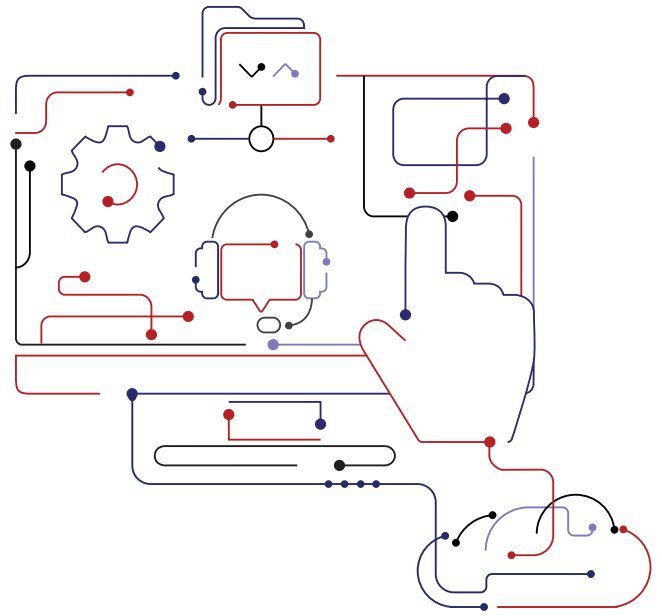
01 **Accelerates your business growth** by empowering you to efficiently acquire, onboard and retain more clients.

02 **Increase efficiencies** by leveraging the industry's only modern technology platform built for the cloud and powered by AI.

03 **Delivers superior experiences** to plan administrators, sponsors, advisors and participants, increasing client satisfaction and fostering long-term, profitable partnerships.

04 **Maximizes your profitability** with up to 4x savings on operational costs.

05 **Scales seamlessly** to meet the demands of your growing business without compromising

That future is now!

Congruent's CORE recordkeeping platform is a revolutionary cloud-native SaaS solution that empowers retirement plan providers to achieve unprecedented growth and efficiency. By harnessing the power of AI and data analytics, CORE enables plan providers to expand their market reach, introduce innovative new experiences, streamline manual processes and significantly reduce operational costs. With a focus on delivering an exceptional, modern user experience, CORE is the ideal platform for retirement plan providers seeking to future-proof their business and drive superior results.

Feature-packed recordkeeping platform that makes you Ready for Tomorrow!

CORE provides a complete solution for plan providers to manage the entire plan life cycle efficiently and profitably. The AI-powered CORE platform offers self-service capabilities, straight-through processing, and real-time calculations, with a modern user experience that significantly reduces the time your administrators spend on plan administration and iterations with sponsors. Experience significant reductions in operational costs, processing times, manual work and call center volumes.

Complete recordkeeping lifecycle

Plan Onboarding & Setup

- Plan Onboarding & Setup
- Census / Employee Setup
- Enrollment
- Conversion of Takeover

Money In

- Contributions Processing
- Catch-up Contributions
- Loan Repayments
- Transfers & Rebalancing
- Corporate Actions
- Trust Accounting
- Fees (Collection)
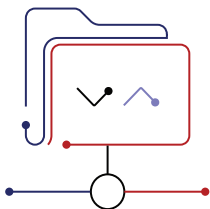
Plan Lifecycle Transactions

- Other Transactions
- Year-End Processing
- 5500 Filing
- Compliance Testing
- Corrections Processing

Money Out

- Loan Issuance
- Distributions (Hardship, In-service, Terminations, etc.)
- Retirement Benefits
- RMDs
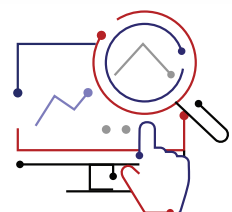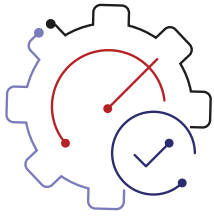- Death Distributions

Why choose CORE?

Enhanced book growth

The AI-powered CORE platform empowers recordkeepers to generate reports and analyze data rapidly. By leveraging comprehensive data, tailor your efforts to personalize your service model and communications, cross-sell solutions and increase plan adoption and participation rates.

Seamless recordkeeping with intuitive self-service tools

With intuitive specific user journeys and end-user portals for participants, sponsors, advisors and TPAs, CORE delivers personalized experiences that exceed individual needs.
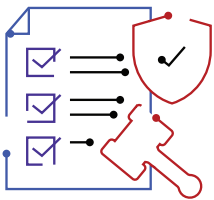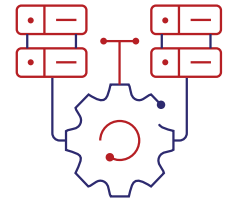
Speed and accuracy with automation

The CORE platform is designed from the ground up intelligently automating every possible process, such as payroll, trading, forecasting, communications, plan and participant reporting, compliance, and data management.

Robust data integrations

CORE takes an API-first approach to integrate with your other applications to enable seamless adoption. That's not all, though. Crafted by specialists, CORE Mapper - with AI-powered automapping and its easy-to-use interfaces - enables faster data migration, plan conversions, and other third-party

Uncompromising compliance

CORE is compliant with the SECURE Act 2.0 provisions, such as LTPT eligibility provisions, treatment of employer contributions and catch-up as Roth, QBADs, expanded auto-enrolment, updated age criteria for RMDs, and more. It is also designed with adaptability to quickly adhere to future regulatory updates.
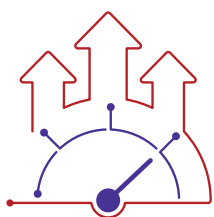
Secure from the ground up

The CORE Suite is certified on multiple ISMS standards, including SOC 1 - Type 1 and Type 2, SOC 2 - Type 1 and Type 2, ISO 9001:2015, and ISO 27001:2013. The production application is isolated using a DMZ, and access is restricted based on IP address safe listing and rate limits for added security. We also provide a highly configurable authorization layer, enabling granular role-based access controls. Data is also secured through encryption using HTTPS/TLS 1.2 for data in motion and transparent data encryption (TDE) for data at rest.
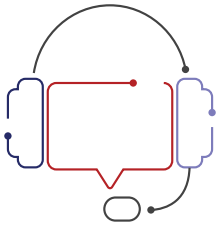
Tailor-made insights: CORE's customizable reporting

CORE empowers users with a comprehensive reporting suite that goes beyond standard metrics. In addition to providing essential reports for census, eligibility, payroll, loans & distributions, trade recon, and many others, CORE offers unparalleled flexibility through its customizable reporting feature. This enables users to generate and save custom reports tailored to their needs, ensuring precise insights to make informed decisions and drive their business forward.
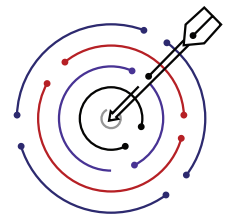
Unwavering support: Your partner in success

We listen and deliver on our promises.

Even the best software falls short without world-class support—and that's where we stand apart. Our dedicated support team is committed to providing our clients timely, comprehensive, personalized assistance. Whether you need help troubleshooting issues, navigating features, or seeking guidance on best practices, our experts can assist you. We pride ourselves on our responsive support channels, ensuring you receive the help you need when you need it. With Congruent's unwavering support, you can focus on what matters most: growing your business and delivering exceptional retirement plan services.
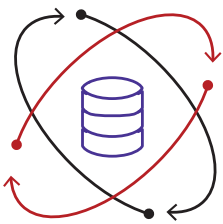
Perfect for our BPaaS solution

Congruent offers complementary outsourced plan administration services under a business process as a service (BPaaS) engagement model. With 20+ years of plan administration experience, we offer comprehensive plan administration services and manage the entire recordkeeping lifecycle – all coming together in a cost-effective model to ensure you meet every deadline with zero errors.

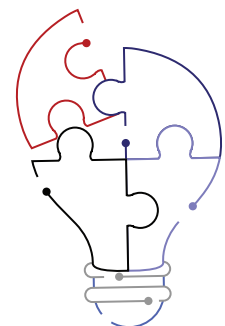### Effortless migration to CORE: Congruent's robust PEARL methodology

Modernization of legacy recordkeeping platforms is essential. However, this may cause service disruptions for your business, sponsors, and participants. Congruent has developed an efficient migration methodology that leverages technology, processes, workflow and CORE-certified professionals.

Our team of experts is dedicated to ensuring a smooth transition from your existing platform to CORE. We utilize the proven PEARL methodology to guide you through every step of the process, minimizing disruption and maximizing efficiency.

Gen AI solutions: Focused tools that solve real problems

Congruent Solutions has built advanced AI capabilities into our CORE platform to boost efficiency, mitigate risk and improve the user experience. Our AI-driven features focus on smart automation, compliance, and data management— helping ensure accurate calculations and faster, more reliable reporting. By using AI, machine learning, and deep learning across our platform, CORE enables better decision-making, automates routine tasks, and delivers more personalized experiences. This not only streamlines operations but also strengthens security and data handling, delivering powerful solutions tailored to our clients' needs.

- **Plan Onboarding:** CORE AI accelerates plan onboarding by reading prior plan documents and suggesting the closest match to standard templates. Users are guided through a smart questionnaire, and AI recommends the best-fit setup based on their responses—saving time and reducing manual errors.

- **Distribution Processing:** With advanced OCR, NLP and data validation capabilities, CORE AI reads both PDF and handwritten distribution forms, initiates transactions, and automates manual distribution workflows.

- **NLP Reporting:** CORE GPT simplifies reporting by enabling users to generate instant, custom reports through natural language—text or voice—without technical expertise. With role-based access, users receive relevant insights securely, pulling data across key modules like census, payroll, transactions, and investments.

- **Auto Mapper:** CORE's Auto Mapper leverages AI to automatically match and map client data fields to the CORE data model. It supports multiple file formats and offers a drag-and-drop interface, helping users reduce manual work and speed-up data integrations.

- **CORE Document Intelligence:** CORE uses AI to automatically parse and reconcile trust-accounting statements—extracting line-items, matching ledger entries, and flagging exceptions without manual intervention.

CORE: A platform of continuous innovation

Our commitment to continuous development ensures that CORE remains at the forefront of technological advancements. We proactively address emerging industry challenges with a rigorous quarterly update cycle and deliver cutting-edge solutions that drive your success.

By staying ahead of the technology curve, CORE empowers you to:

Mitigate risks
Stay compliant with evolving regulations and industry standards.

Enhance productivity
Benefit from the latest automation and optimization features.

Drive innovation
Leverage advanced capabilities to offer new products and services.

Gain a competitive edge
Differentiate your business with innovative solutions.

With CORE, you can rest assured that your retirement platform constantly evolves to meet your ever-changing needs and positions your business for long-term growth.

Talk to us today to find out how the CORE platform can help your business.

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.

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