

## Retirement Edge

### Enable guaranteed post-retirement incomes

80% of participants preferred a guaranteed income solution for a secure retirement...And 77% of plan sponsors worry their participants will outlive their savings. **Yet only 12% of 401(k) plans offer lifetime income options.**

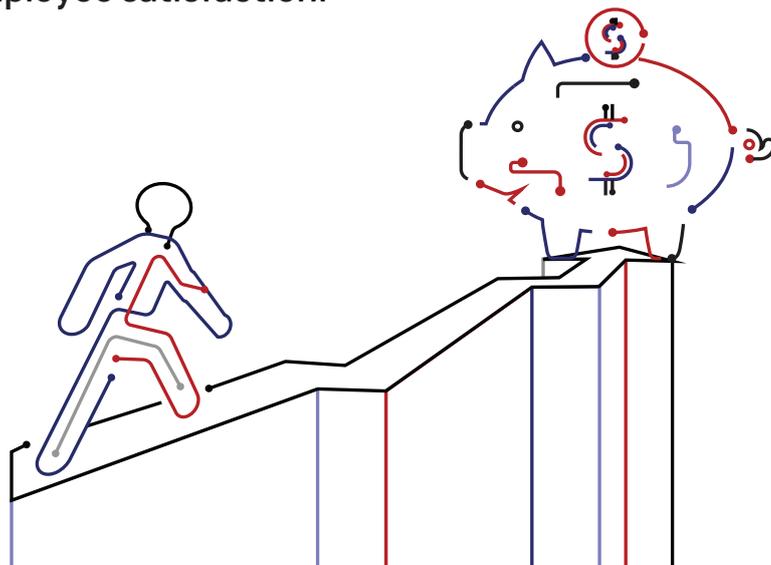
Today's 401(k) plans cannot offer annuity products as it's just too complex to build them into the plans. This is further complicated by fragmented systems and data that is often incomplete or incorrect.

#### **Enter Congruent's Retirement Edge**

Congruent's Retirement Edge enables you to streamline due diligence and compliance for these complex annuity products, while reducing admin costs and improving the user experience.

Retirement Edge handles the entire process from carrier vetting and fiduciary support to real-time quoting, policy issuance, and participant education.

**Grant your participants clarity and confidence in their retirement. Build a future-ready solution that enhances plan value and employee satisfaction.**



Retirement Edge automates annuity product management from provider verification to and beyond.

Here's how.



### **Annuity Product Integration**

- Usage of standard protocols and middleware connectivity



### **Participant Self-Service**

- Personalized digital enrollment experience
- Easy comparison of and enrollment in lifetime income products



### **Policy issuance**

- Real-time quoting engine
- Integrated approvals
- Direct issuance workflows



### **Plan-to-Plan and Participant Portability**

- Centralized policy data management
- Automated annuity product management



### **Compliance and Audit**

- Consistent, auditable data feeds across carriers, recordkeepers and custodians
- 360° data connection to eliminate manual data handling

## **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.

