

## ● Retirement Technology Services ●

**Boost operational efficiency, security, and innovation with custom-built software solutions tailored to the unique demands of the retirement industry.**

We offer end-to-end technology solutions designed specifically for the retirement industry. Our high-performance team, built through strategic hiring, targeted training, and effective resource allocation, ensures you stay ahead of the curve with secure, efficient, and scalable retirement solutions. We engage clients and partners directly to ensure that our solutions drive revenues, customer satisfaction, and loyalty.



Dedicated, embedded teams that scale on demand



Alignment with customer processes, tools and culture



Co-branding with customers to create a global team



Off-shore, near-shore, on-shore capabilities

# Today's retirement industry faces a host of challenges.



## Regulatory and Compliance Pressures

The regulatory landscape for retirement plans is evolving, with fiduciary duties and DOL regulations becoming stricter.

**You need automated compliance monitoring, fiduciary support tools, and integrated systems to handle complex regulatory requirements.**



## Technology and Participant Expectations

The rise of digital transformation is reshaping participant expectations with real-time access and personalized financial guidance.

**Upgrading legacy systems, adopting cloud-based technologies, and enhancing digital experiences are vital to stay competitive.**



## Plan Sponsors' Increasing Demands

Plan sponsors want improved services from recordkeepers and TPAs like enhanced data integration, real-time analytics, and simplified plan management.

**A flexible, scalable platform is required to automate plan administration and offer insights into plan performance and participant behavior.**



## Retirement Plan Consolidation

The industry is consolidating retirement plans to enhance operational efficiencies. Providers face challenges with complex plan structures and data migration during mergers.

**The need of the hour is strong onboarding, data mapping, and integration capabilities.**



## Focus on Participant Outcomes

The focus of the retirement industry has always been on managing assets - today's requirement is to improve retirement outcomes by adopting participant-centered approaches.

**This requires tools for financial education, goal setting, and retirement readiness.**

**Congruent delivers specialized solutions to each of these challenges through our Retirement Technology Solutions.**



User Experience, Portals



Data Analytics & GenAI



API Development



Process Automation



Data Migration Services



## User Experience, Portals

### Our Services

Innovative solutions for:

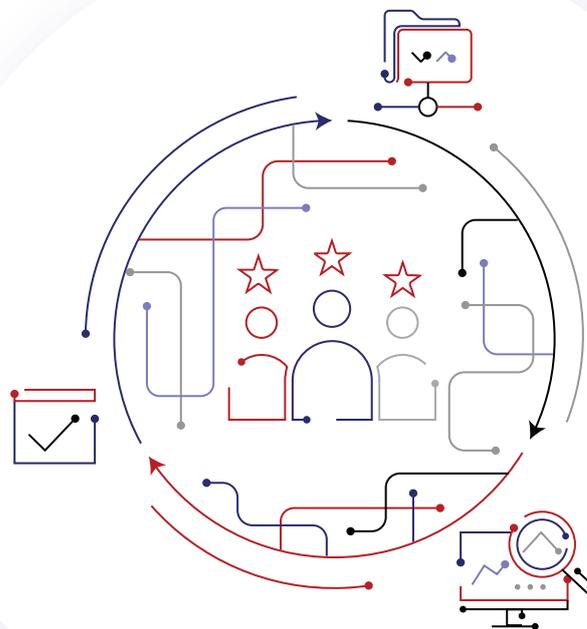
- Custom portals for sponsors, TPAs, and clients
- Content management
- Digital onboarding
- User training
- Self-service portal

### The Result

- Enhanced user experience that meets diverse client needs
- Improved efficiency and automation for streamlined processes
- Better sponsor and participant engagement through interactive feature
- Scalability that supports growth and enhanced customer service

### Business Outcome

A more effective and user-friendly environment that fosters satisfaction and loyalty among users.





## API Development

### Our Services

Seamless integrations with:

- Payroll Providers
- DocuSign
- PLAID
- Finch

### Business Outcome

Streamlined onboarding, ensuring a faster, more secure experience for your customers.

### The Result

- Customized integration support to any third-party providers
- Real-time account verification
- Enhanced fraud prevention
- Multi-payroll provider connectivity



## Data Migration Services

### Our Services

Comprehensive solutions for:

- Plan onboarding conversion
- Extract, transform, load (ETL) processes for plans and data

### Business Outcome

A smooth transition to new systems, ensuring reliable data integrity and operational efficiency.

### The Result

- Tailored integration that meets specific client needs
- Enhanced data accuracy for improved decision-making
- Effective data scrubbing and business validation
- Significant error reduction throughout the migration process

## API Development & Data Migration Methodology

### Design

Architecture, Database, Interfaces, Customizations

1

### Test

Functions, Data, Interfaces, Performance, Load-balance

2

### Discover

Code, Data, Software, Processes, Requirements

3

### Develop

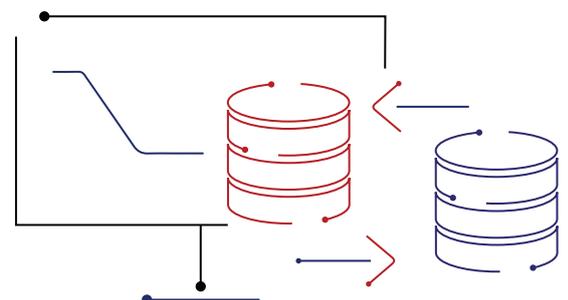
Code, Static Data, Application Components

4

### Implement

Deploy, Migrate dynamic data, System Cutover, Monitor

5





## Data Analytics & GenAI

### Our Services

Comprehensive solutions for:

- Data exploration and visualization modeling
- Sponsor and advisor analytics
- Fraud analytics
- PowerBI/Tableau reporting dashboard

### The Result

- Predictive analytics that enhance financial wellness for participants
- Improved plan design and optimization through data-driven insights
- Deeper understanding of participant behavior for tailored strategies
- Streamlined regulatory compliance and reporting processes

### Business Outcome

A robust analytics framework that empowers informed decision-making and fosters financial health across all plans.

### Features of Analytics Systems

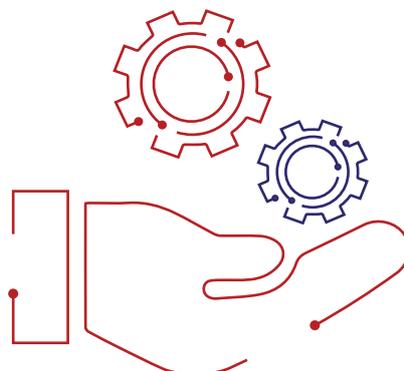


## Process Automation

### Our Services

Innovative solutions for:

- Process discovery
- Content extraction/digitization
- Rule-based automation
- Workflow management



### The Result

- Faster deployment of automated processes for immediate impact
- Enhanced efficiency across operations through optimized workflows
- Streamlined processes that reduce bottlenecks and improve productivity
- Accelerated document handling, minimizing turnaround times

### Business Outcome

A transformative approach that empowers your organization to achieve operational excellence and responsiveness in a rapidly changing environment.

### Implementation Methodology



Never focused on your technology requirements before?

**We have the playbook.**



Already have a Retirement Technology partner?

**Reduce your risk - add us as your second option.**



Not happy with your current Retirement Technology partner?

**Give Congruent a chance.**

### 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.

