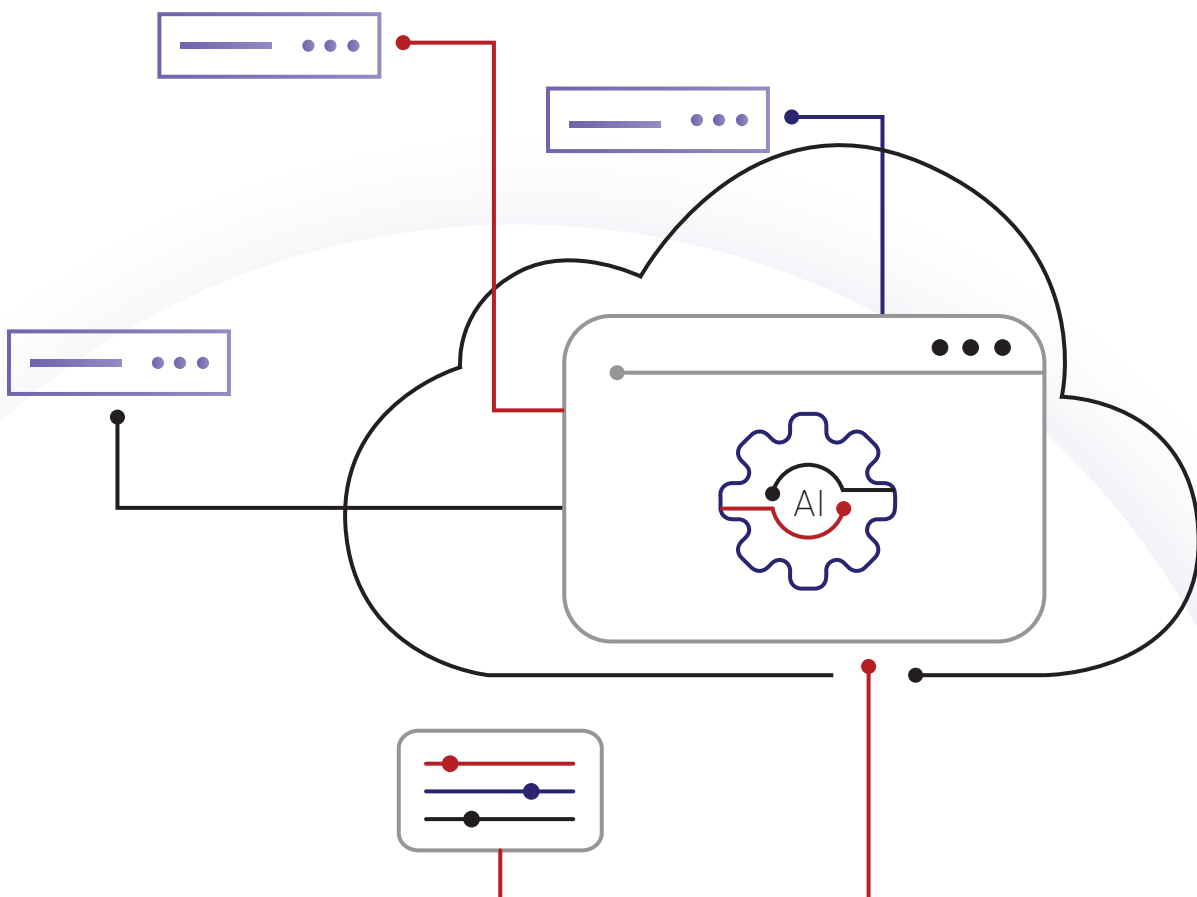


C A S E S T U D Y

Modernizing Plan Onboarding at Scale: **Delivering the 3Es Through AI and Platform Integration**

Scaling Growth Through Intelligent Onboarding
Transformation



Solution Architecture



Executive Summary

A leading retirement plan services provider was struggling with a manual, document-heavy onboarding model that could not keep pace with acquisition-driven growth. Onboarding timelines stretched to three months, error rates hovered between 20–25%, and sponsor experience was marked by rigid templates and repeated clarification cycles.

The organization partnered with Congruent Solutions to transform its onboarding process using the 3E Framework of Efficiency, Experience, and Effectiveness. By deploying the AI-enabled CORE Platform, CORE Mapper, and embedded document intelligence, onboarding time was reduced to 1–2 weeks, cost efficiency improved by more than 10 times, and error rates dropped by 5–10%. The transformation established a scalable foundation for continued growth.

The challenge: Scaling onboarding amid rapid growth

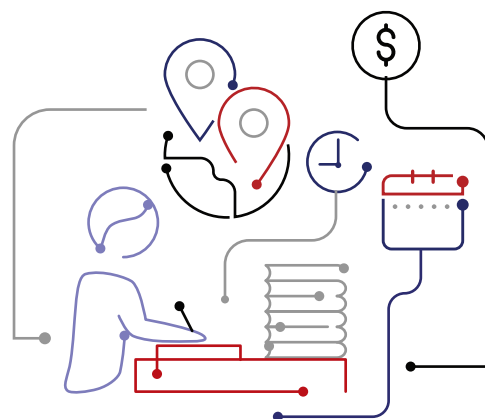
As the organization onboarded new plans across multiple regions, its onboarding model, largely manual and document-heavy, began to strain under volume and complexity.

Each new retirement plan required interpreting 50-70+ page adoption agreements, extracting rules manually, mapping payroll, verifying compliance, and multiple rounds of clarification with plan sponsors.

While manageable at a smaller scale, the model could not support:

- ❗ **Accelerating plan volumes.**
- ❗ **Increasing regulatory scrutiny.**
- ❗ **Growing sponsor expectations for speed and digital experience.**
- ❗ **Cost pressures across the retirement industry.**

Onboarding timelines were extended by up to 3 months, error rates hovered between 20-25%, and multiple teams were required to validate plan rules and data mappings.



The modernization imperative: Anchoring around the 3Es

The organization evaluated several paths forward, including building capabilities in-house and engaging large consulting firms.

The partnership with Congruent Solutions was structured around our 3E Framework to redesign and improve the organization's working capability:

- ✅ **Efficiency** – Streamlining and automating operational processes.
- ✅ **Experience** – Creating predictable, frictionless sponsor and internal journeys.
- ✅ **Effectiveness** – Improving accuracy, compliance posture, and downstream outcomes.

Rather than layering incremental fixes onto a strained process, our goal was structural transformation.

The solution: AI-enabled CORE platform

Congruent Solutions deployed its API-enabled CORE Platform, integrating AI-powered document intelligence, data normalization, and workflow automation to modernize onboarding end-to-end.



Automating the “Messy Middle” with CORE Mapper

CORE Mapper enabled the organization to:

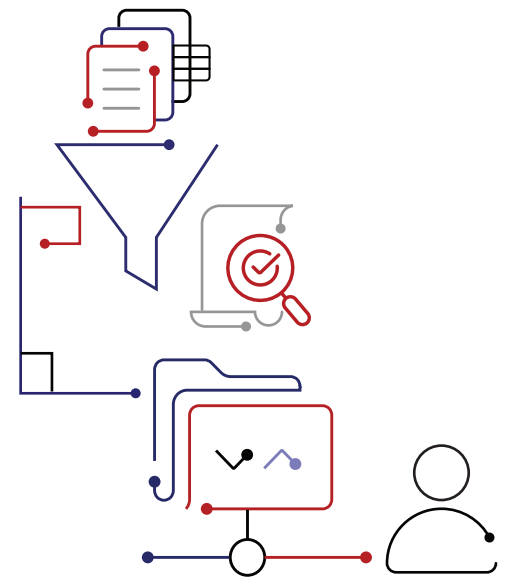
- ✓ Accept sponsor data in any format.
- ✓ Automatically normalize and classify data.
- ✓ Map fields into required downstream structures.
- ✓ Deliver ready-to-load outputs to recordkeeping systems.



AI-powered plan document intelligence

Congruent’s embedded AI models now:

- ✓ Extract and classify plan provisions directly from multi-page adoption agreements.
- ✓ Map rules automatically into system configuration fields.
- ✓ Flag edge cases for human validation.
- ✓ Maintain audit-ready traceability.



Extraction time was reduced to approximately 30 minutes, with up to 90% confidence before review. It also helped with consistent interpretation across plans, which is essential during rapid growth and integration phases.

The AI models operate with a human-in-the-loop approach, and to address exceptions or uncertainties, they are flagged for expert review. All data extractions and rule interpretations are recorded, with full traceability, ensuring audit-readiness and transparency into compliance.

The AI models are trained specifically on retirement plan documents and structured around industry regulatory requirements. Data privacy, security controls, and role-based access governance are embedded within the CORE Platform architecture.

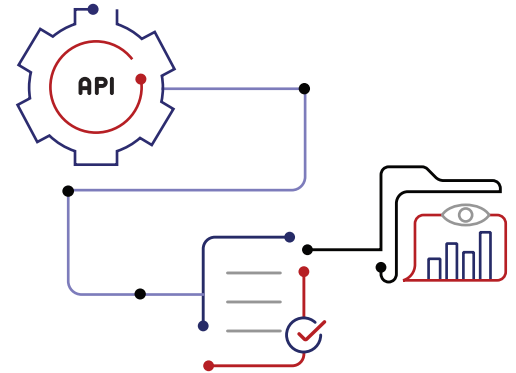


End-to-end workflow orchestration

The CORE platform centralized and automated onboarding workflows:

- ✓ API-driven integrations across systems.
- ✓ Automated routing and task tracking.
- ✓ Embedded compliance checks.
- ✓ Straight-through processing.
- ✓ Real-time progress visibility.

This created a standardized onboarding engine that could scale with acquisition-driven growth while maintaining local servicing flexibility.



The results: The 3Es delivered

Congruent Solutions is a specialist technology solutions and outsourced plan administration service provider to the retirement industry. Our delivery center in Chennai, India, is the first outside the US to be awarded the ISO 9001:2000 certification for back-office pension administration services.

Efficiency: Operational leverage at scale



Onboarding cycle reduced from up to 3 months to 1–2 weeks.



Fewer team members are required per onboarding.



Plan document processing reduced from 3–5 days to 30 minutes.



Reduced rework and manual validation.



More than 10× improvement in cost efficiency.

Operational capacity increased significantly without proportional headcount growth.

Experience: Predictable and frictionless onboarding



Sponsors no longer required to reformat data into rigid templates.



Internal teams experienced fewer handoffs and escalations.



Clarification cycles reduced sharply.



Faster go-live timelines enhanced sponsor confidence.



Real-time onboarding visibility improved transparency.

Onboarding shifted from a reactive, communication-heavy process to a structured, predictable journey.

Effectiveness: Stronger outcomes and lower risk



Error rates reduced by 5–10 percentage points.



Enhanced compliance posture with embedded checks.



Consistent and audit-friendly rule interpretation.



Faster activation enabled earlier participant engagement.



Improved downstream payroll validation and reporting accuracy.

Modernization strengthened not just speed but quality, reliability, and measurable outcomes

Building a scalable modernization foundation

By centralizing technology while preserving servicing flexibility, the organization positioned itself to:



Integrate future acquisitions more efficiently.



Maintain strong sponsor relationships.



Standardize back-office operations.



Compete effectively in a pricing-sensitive market.

Modernization anchored in Efficiency, Experience, and Effectiveness ensures that growth does not compromise service quality or compliance integrity.

Partner with us for the next phase of growth

Congruent Solutions brings deep retirement domain expertise, AI maturity, and a modular, API-driven platform designed specifically for retirement plan recordkeepers and TPAs.

We partner with organizations to redesign the operational backbone of retirement plan administration by automating the middleware, strengthening compliance frameworks, and creating predictable sponsor and participant experiences.

From onboarding transformation to large-scale integration, workflow modernization, and outsourced administration support, Congruent Solutions helps enterprises operationalize the 3Es in measurable and scalable ways.

If you're rethinking onboarding or preparing for your next growth phase, connect with our experts today.

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.

