



Congruent Solutions

Trusted Specialist Partner for the Retirement
Industry

Executive Summary

Problem Statement

- Inefficient onboarding and data management often lead to errors and delays, hindering sponsors and advisors from delivering optimal client service. Manual processes and data inconsistencies create bottlenecks, increasing costs and reducing productivity.

Technology Used

- We use large language models (LLMs) with Retrieval Augmented Generation (RAG) and prompt engineering.
- Azure Open AI – GPT 4o , GPT 4-turbo
- Azure Document intelligence.

Solution Developed

- A suite of AI-powered tools designed to streamline plan management, encompassing both onboarding and data handling:
- **AI-Based Plan Onboarding Tool:** Simplifies plan setup through an interactive questionnaire and AI-driven recommendations, ensuring the right plan fit based on sponsor needs.
- **AI-Based Mapper Tool:** Automates data mapping across various systems, accepting multiple file formats and ensuring accuracy through AI algorithms.

X-Factor (Business Benefits)

The integration of artificial intelligence empowers these tools to deliver exceptional value:

- **Intelligent Decision-Making:** AI algorithms analyze sponsor responses and existing plan documents to provide tailored plan recommendations and accurate data mapping.
- **Efficiency and Accuracy:** Automation minimizes manual work and errors, accelerating onboarding and data migration processes while ensuring data integrity.
- **Flexibility and Future-Proofing:** The tools support diverse data formats and adapt to evolving needs, ensuring seamless integration with current and future systems.

Problem Statement | Business Context

Manual and Error-Prone Processes: Traditional plan onboarding and data management processes are often heavily reliant on manual tasks, leading to inefficiencies, potential errors, and delays. This can negatively impact client satisfaction and operational costs.

Complex and Time-Consuming Onboarding: Selecting the right plan for sponsors can be complex and time-consuming due to the numerous options available and the need to understand specific sponsor requirements. This can create frustration and lead to suboptimal plan choices.

Data Integration Challenges: Transferring and integrating data across different systems during plan conversions or data migration can be challenging, often requiring manual mapping and data cleaning. This can lead to data inconsistencies and further delays.

Lack of Scalability: As businesses grow and the volume of data increases, manual processes become increasingly unsustainable. This can hinder scalability and limit the ability to efficiently onboard new clients or manage existing plans.

Opportunity for Improved Efficiency: There is a significant opportunity to leverage technology, particularly AI, to streamline and automate plan onboarding and data management processes. This can lead to improved efficiency, accuracy, and scalability, ultimately benefiting both sponsors and advisors.

Solutions Developed

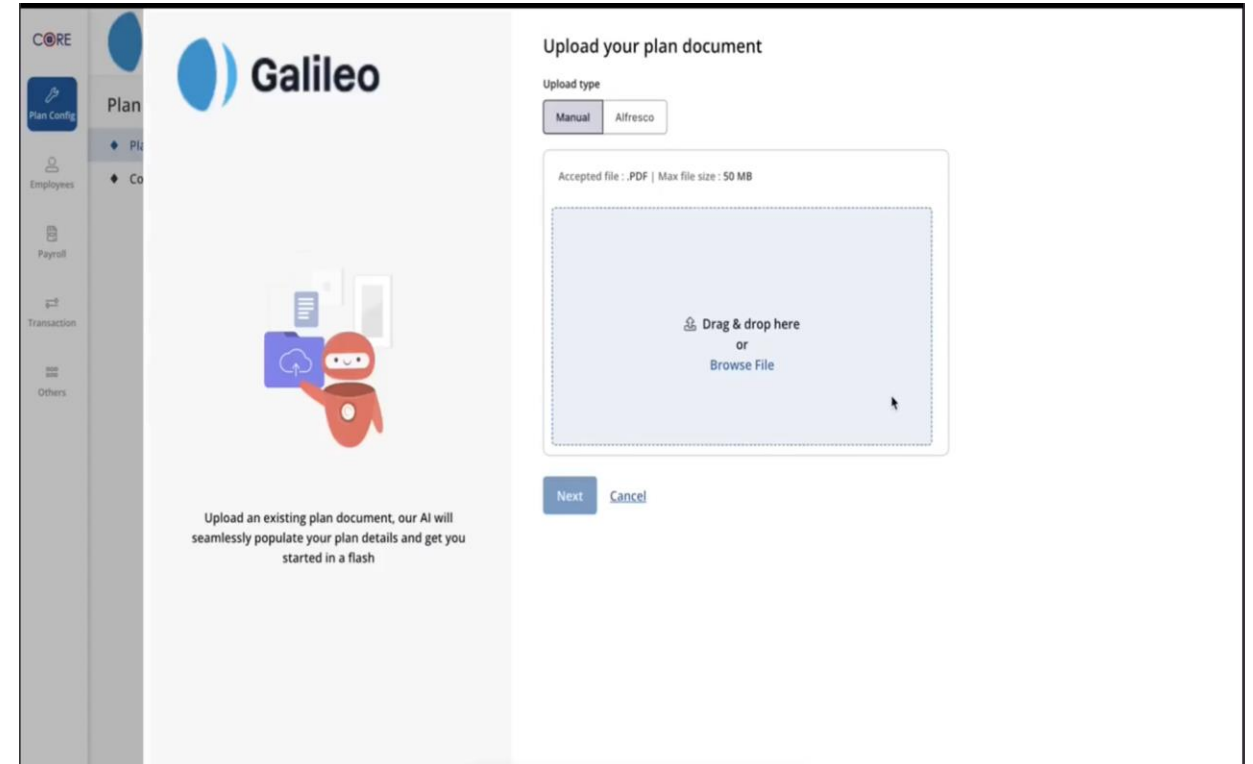
AI-Based Plan Onboarding Tool: A user-friendly, AI-powered solution that streamlines plan selection for sponsors using an interactive questionnaire and intelligent algorithms to recommend the best plans based on specific needs.

Automated Document Matching: AI analyzes prior plan documents to identify the closest matches with existing volume submitter or prototype documents, speeding up plan setup and configuration.

AI-Based Mapper Tool: This versatile tool automates data mapping across various systems, accepting multiple file formats and using AI to accurately map data fields, eliminating manual entry and reducing errors.

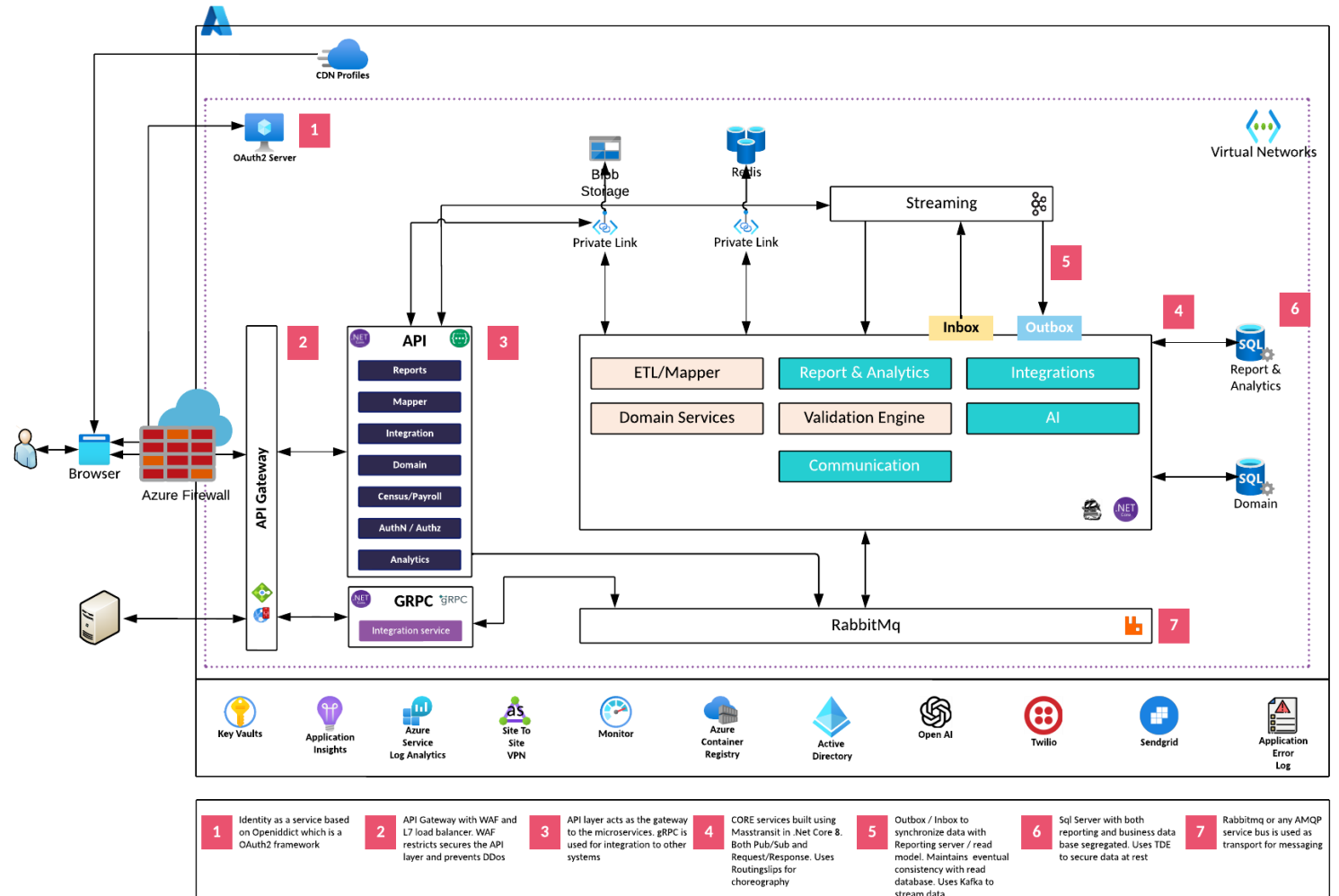
Support for Diverse Data Formats: The mapper tool is designed for seamless integration with current and future systems, ensuring adaptability to evolving data needs.

User-Friendly Interface: Intuitive interfaces for both onboarding and mapping tools make them easy for sponsors, advisors, and administrators to use, promoting quick adoption and minimizing the learning curve.



Technology used

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- 1 Identity as a service based on Openidctd which is a OAuth2 framework
- 2 API Gateway with WAF and L7 load balancer. WAF restricts secures the API layer and prevents DDos
- 3 API layer acts as the gateway to the microservices. gRPC is used for integration to other systems
- 4 CORE services built using Masstransit in .Net Core 8. Both Pub/Sub and Request/Response. Uses RoutingSlips for choreography
- 5 Outbox / Inbox to synchronize data with Reporting server / read model. Maintains eventual consistency with read database. Uses Kafka to stream data.
- 6 Sql Server with both reporting and business data base segregated. Uses TDE to secure data at rest
- 7 Rabbitmq or any AMQP service bus is used as transport for messaging

X Factor – Business Value

Enhanced Efficiency and Productivity: AI-powered tools streamline processes, reducing manual effort and allowing sponsors and advisors to focus on higher-value activities and client relationships.

Improved Accuracy and Data Integrity: Automation minimizes errors and ensures data consistency, enhancing the reliability of plan management and reducing costly mistakes.

Accelerated Onboarding and Migration: These tools speed up plan setup and data migration, leading to faster client onboarding, smoother transitions, increased revenue, and improved client satisfaction.

Scalability and Adaptability: Designed to manage growing data volumes and diverse formats, these solutions future-proof investments and enable efficient business expansion.

Cost Savings: By cutting manual effort and errors while accelerating processes, AI tools significantly reduce costs in plan management, boosting profitability and resource optimization.

Enhanced Client Experience: Streamlined onboarding and accurate data handling create a seamless experience for sponsors, increasing client satisfaction, loyalty, and referrals.

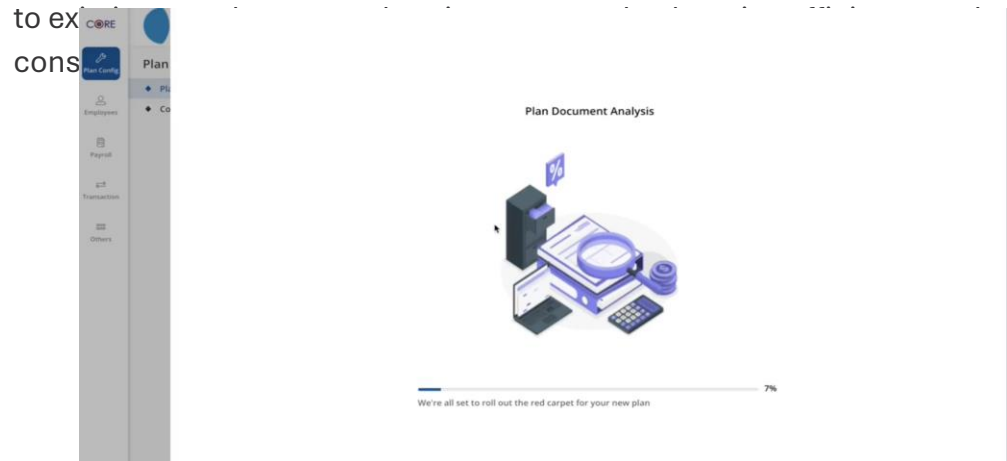
Key Capabilities (1/2)

Intelligent Decision Support & Automation

AI-Driven Recommendations: The onboarding tool uses AI algorithms to analyze sponsor responses and deliver personalized plan recommendations, ensuring optimal selections based on unique needs.

Automated Data Mapping: The mapper tool intelligently maps data fields across systems, eliminating manual entry and minimizing errors, streamlining data migration and saving resources.

Document Matching & Analysis: AI capabilities allow the onboarding tool to analyze prior plan documents and identify the closest matches to existing plans.

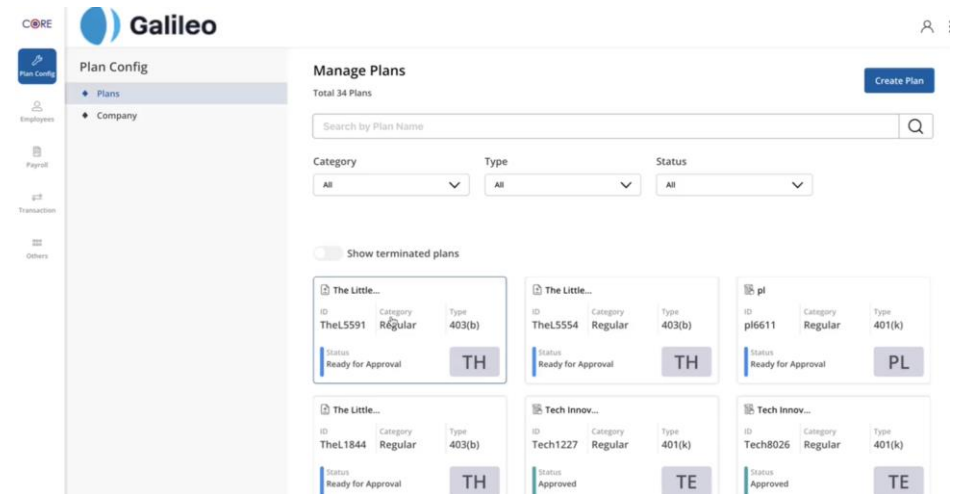


Enhanced Efficiency & Accuracy

Streamlined Onboarding: The interactive questionnaire and AI-driven recommendations simplify and expedite the plan onboarding process, reducing administrative burden and improving client satisfaction.

Accelerated Data Migration: The automated data mapping capabilities of the mapper tool significantly speed up data migration and conversion processes, enabling faster transitions and reducing downtime.

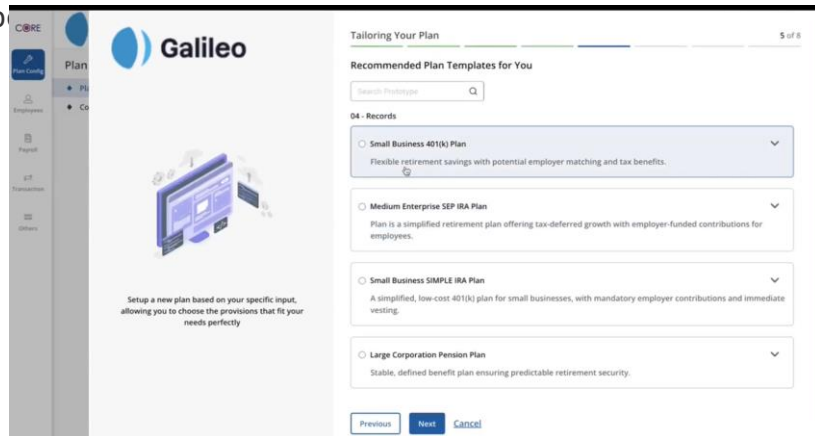
Error Reduction: AI algorithms minimize the risk of human errors in plan selection and data mapping, ensuring data integrity and accuracy throughout the plan management lifecycle.



Key Capabilities (2/2)

Flexibility & Scalability

- Support for Diverse Data Formats:** The mapper tool's ability to handle various file formats ensures seamless integration with a wide range of systems, promoting flexibility and adaptability to evolving data landscapes.
- Future-Proofing:** The tools' intelligent automation and data-driven insights enable them to scale effectively with growing data volumes and changing business requirements, ensuring long-term value and ROI.
- User-Friendly Interface:** Both tools feature intuitive interfaces that facilitate ease of use and adoption, minimizing the learning curve and emp



Data-Driven Insights and Analytics

- Performance Tracking and Reporting:** The AI-powered tools can track and analyze plan onboarding and data management metrics, providing valuable insights into process efficiency, accuracy, and potential bottlenecks. This data-driven approach allows for continuous improvement and informed decision-making.
- Predictive Analytics:** By leveraging historical data and AI algorithms, the tools can potentially identify patterns and trends, enabling proactive plan recommendations and risk mitigation strategies. This can further enhance the efficiency and effectiveness of plan management.
- Client-Centric Insights:** The tools can capture and analyze client preferences and behaviors during onboarding, providing valuable insights to personalize the client experience and tailor plan recommendations. This can lead to increased client satisfaction and loyalty.



Thank you!

