



Rise to the
FRONTIER

FALL '26 RELEASE

Retirement and Pension Release Kit

Safe Harbor Statement

The following is intended to outline our general product direction. It is intended for information purposes only and may not be incorporated into any contract. It is not a commitment to deliver any material, code, or functionality, and should not be relied upon in making purchasing decisions. The development, release, and timing of any features or functionality described for Majesco's products remain at the sole discretion of Majesco.



*We are **advancing the frontier on the intelligence-to-outcome curve**, ensuring every insurance and retirement organization can turn AI into measurable business results. Fall '26 brings together three forms of intelligence, defining the future of core platforms. Generative AI extracts insight from complexity and surfaces what matters. Agentic AI orchestrates execution at scale, freeing teams from routine tasks to focus on judgment and strategy. Immersive AI launches a new user experience designed for the intelligence era, enabling human and AI to collaborate natively within workflows. The result is a modern intelligent core platform that empowers users to move beyond efficiency gains into competitive advantage. This is our most advanced step in enabling our customers to be frontier firms of the future."*

Manish Shah, President & Chief Product Officer, Majesco



Release Overview

Four ways Fall '26 delivers more value

Less Custom, More Value

Standardize more of the administration experience with stronger out-of-the-box capabilities and configurable processing. Funds can reduce workarounds, lower implementation friction, and realize value faster.

Foundation for H&W's Future

Extend the V3locity foundation into Health & Welfare with configurable product setup, eligibility, dependent administration, court-ordered coverage, and HRA account management. Organizations can broaden their platform strategy without adding another fragmented administration environment.

Intelligent V3locity

Intelligence built directly into the application. Employer reporting, member activity, workflow dashboards live on the V3locity screens staff already use. Ask Majesco Copilot a plain-language question, get instant answers powered by AI. No more digging through numerous screens and report queues.

Fast Upgrades

Tools and utilities that accelerate the implementation of V3locity and provide a faster upgrade path to the latest versions, enabling quicker access to new innovations.

Fall '26 Retirement & Pension Release Highlights

Themes across the Fall '26 R&P Release



Enhanced Pension Summaries & Base Benefit Calculation

Plan-aware pension summaries and standardized FAE/FAS calculation capabilities deliver a richer, actionable benefit experience for members and administrators while supporting reliable base benefit calculations.



Y2026 Tax Compliance & OOTB Tax Reporting

Enhanced tax reporting supports 2026 compliance through IRIS-ready filing, expanded federal tax outputs, and more efficient year-end processing.



Configurable Employer Reporting & Membership

Configurable employer reporting and new membership enrollment capabilities help funds onboard employers and members faster, with less manual effort and greater accuracy.



OOTB Benefits & Payments Processing

Broader, more configurable benefits and payments capabilities help funds support complex retirement scenarios with greater efficiency, consistency, and flexibility.



Health & Welfare Foundation

A configurable foundation helps organizations expand into Health & Welfare, respond to changing plan needs, and deliver a more connected administration experience while laying the groundwork for future capabilities.



Intelligent V3locity Foundation

Ask a question, get an answer instantly, inside V3locity. Intelligent V3locity embeds analytics dashboards and AI-powered insights directly into the workflows members and administrators use every day.



Scalable, Secure & Configurable

Make modernization safer with migration-aware event orchestration and automated configuration deployment, reducing disruption and manual effort.



Why it Matters

Fall '26 helps funds deliver faster, more reliable service, while building the foundation to expand capabilities, keep pace with market demands, and create more value over time.

Enhanced Pension Summaries & Base Benefit Calculation

Business Challenge

- Members and service representatives need direct, consistent access to the salary, FAE, plan-year, and benefit information to understand or support benefits processing.
- Public pension plans require flexible handling of FAE/FAS, reciprocity, part-account data, and plan-specific benefit summary views.
- Stale information and unclear statuses may lead to unnecessary operational effort and inaccurate benefit calculations.

Capabilities

- Establish a standardized foundation for public-pension FAE/FAS, reciprocity, and part-account information.
- Expose configurable salary, FAE, and benefit summaries.
- Improve refresh reliability, error handling, status visibility, and automated refresh triggers.
- Add targeted operational controls, production readiness, monitoring, and improved administrative usability.

Business Value Add

- Greater member transparency and fewer avoidable service inquiries.
- More reliable benefit calculations supported by current, accurate summary data.
- Lower operational effort through targeted refreshes and stronger production controls.
- Faster onboarding of plans with differing summary and reciprocity requirements.

Year	Pay Period	Pay Period Begin Date	Pay Period End Date	Earnable Salary	Earnable Pay Items	Total Earnable	Gross Earnings
1996	1	01/19/1996	12/19/1996	\$38,794.0000	\$35,591.0000	\$74,385.0000	\$60,571.0000
1997	1	12/20/1996	12/18/1997	\$53,173.0000	\$45,253.0000	\$98,426.0000	\$98,043.0000
1998	1	12/19/1997	12/31/1998	\$46,814.0000	\$39,267.0000	\$86,081.0000	\$73,779.0000
1999	1	01/01/1999	12/30/1999	\$43,078.0000	\$36,494.0000	\$79,572.0000	\$75,666.0000
2000	1	12/31/1999	01/13/2000	\$2,763.0000	\$2,225.0000	\$4,988.0000	\$2,171.0000
2001	1	01/12/2001	12/27/2001	\$45,944.0000	\$45,902.0000	\$91,846.0000	\$82,128.0000
2002	1	12/28/2001	12/26/2002	\$54,990.0000	\$49,121.0000	\$104,111.0000	\$98,331.0000
2003	1	12/27/2002	12/25/2003	\$49,876.0000	\$48,389.0000	\$98,265.0000	\$89,708.0000
2004	1	12/26/2003	12/23/2004	\$53,048.0000	\$48,784.0000	\$101,832.0000	\$90,917.0000
2005	1	12/24/2004	12/22/2005	\$51,855.0000	\$45,760.0000	\$97,615.0000	\$90,110.0000
2006	1	12/23/2005	12/21/2006	\$53,589.0000	\$47,553.0000	\$101,142.0000	\$89,392.0000
2007	1	12/22/2006	12/20/2007	\$52,643.0000	\$47,733.0000	\$100,376.0000	\$93,241.0000
2008	1	12/21/2007	12/18/2008	\$52,302.0000	\$45,089.0000	\$97,391.0000	\$90,579.0000
2009	1	12/19/2008	12/31/2009	\$50,634.0000	\$42,139.0000	\$92,773.0000	\$94,698.0000
2010	1	01/01/2010	12/30/2010	\$46,718.0000	\$44,303.0000	\$91,021.0000	\$91,249.0000
2011	1	12/31/2010	12/29/2011	\$54,960.0000	\$43,548.0000	\$98,508.0000	\$96,179.0000
2012	1	12/30/2011	12/27/2012	\$54,784.0000	\$48,304.0000	\$103,088.0000	\$80,757.0000
2013	1	12/28/2012	12/26/2013	\$51,651.0000	\$51,771.0000	\$103,422.0000	\$91,421.0000
2014	1	12/27/2013	12/25/2014	\$47,888.0000	\$41,804.0000	\$89,692.0000	\$87,913.0000
2015	1	12/26/2014	12/24/2015	\$51,755.0000	\$47,870.0000	\$99,625.0000	\$89,142.0000
2016	1	12/25/2015	12/22/2016	\$51,257.0000	\$52,094.0000	\$103,351.0000	\$86,532.0000
2017	1	12/23/2016	12/21/2017	\$33,417.0000	\$28,372.0000	\$61,789.0000	\$54,755.0000
2018	1	12/22/2017	12/20/2018	\$54,529.0000	\$46,082.0000	\$100,611.0000	\$87,368.0000
2019	1	12/21/2018	12/19/2019	\$52,731.0000	\$50,123.0000	\$102,854.0000	\$91,249.0000
2020	1	12/20/2019	12/31/2020	\$52,663.0000	\$40,485.0000	\$93,148.0000	\$94,147.0000
2021	1	01/01/2021	12/30/2021	\$52,706.0000	\$46,991.0000	\$99,697.0000	\$88,729.0000
2022	1	12/31/2021	12/29/2022	\$51,872.0000	\$47,335.0000	\$99,207.0000	\$99,019.0000
2023	1	12/30/2022	12/28/2023	\$51,786.0000	\$50,204.0000	\$101,990.0000	\$86,670.0000
2024	1	11/15/2024	12/26/2024	\$6,196.0000	\$3,209.0000	\$9,405.0000	\$10,713.0000
2025	1	12/27/2024	12/25/2025	\$53,356.0000	\$47,079.0000	\$100,435.0000	\$84,219.0000
2026	1	12/26/2025	05/28/2026	\$20,676.0000	\$17,962.0000	\$38,638.0000	\$36,340.0000

Y2026 Tax Compliance & OOTB Tax Reporting

Business Challenge

- The transition to IRIS requires new filing, acknowledgement, correction, resubmission, and status-management capabilities.
- Annual federal withholding reporting requires repeatable, productized outputs rather than manual or client-specific preparation.
- High-volume year-end processing must complete within operational windows while preserving reporting accuracy.

Capabilities

- Add direct IRIS filing workflows for 2026 tax reporting.
- Expand federal tax reporting with Form 945 and Form 945-A data outputs.
- Improve tax-reporting performance for high-volume processing without changing business results.

Business Value Add

- Reduced compliance risk and smoother adoption of the 2026 IRS filing model.
- More efficient and repeatable tax operations.
- Greater year-end processing capacity and operational predictability.

The screenshot displays the V3locity Tax Reporting interface. At the top, there's a navigation bar with 'V3locity' logo, 'Home', 'World', 'Tax Reporti...', and 'Batch'. Below this are 'Save' and 'Cancel' buttons. The 'Reports' section contains a table with columns: Report Id, Tax Year, Fund, Category, Employer, and Tax Report Types. A row shows Report Id 1221, Tax Year 2025, Fund Pension Fund, Category 1099-R/ 1099-Misc, and Tax Report Types Test and Batch. The 'A2A Submissions' section has a table with columns: File Number, Filename, Submission Type, Submission Id, and Transmission Status. A row shows File Number 1, Filename 1099R_2025_1221_20260623_031311_P1.xml, Submission Type Original, Submission Id 12211, and Transmission Status Accepted. The 'Filter Criteria' section includes dropdowns for Return Type (1099-R), Distribution Code (All), Tax Id, Exception (All), Status (All), and Correction Type. The 'Totals' section has a table with columns: Status, Gross Dist, Taxable Amt, Capital Gains, and Fed. A row shows Status Exceptions, Gross Dist \$0.00, Taxable Amt \$0.00, Capital Gains \$0.00, and Fed. A second row shows Status Test, Gross Dist \$163,090.58, Taxable Amt \$165,390.58, Capital Gains \$0.00, and Fed. A third row shows Status, Gross Dist \$163,090.58, Taxable Amt \$165,390.58, Capital Gains \$0.00, and Fed.

Report Id	Tax Year	Fund	Category	Employer	Tax Report Types
1221	2025	Pension Fund	1099-R/ 1099-Misc		Test Batch

File Number	Filename	Submission Type	Submission Id	Transmission Status
1	1099R_2025_1221_20260623_031311_P1.xml	Original	12211	Accepted

Status	Gross Dist	Taxable Amt	Capital Gains	Fed
Exceptions	\$0.00	\$0.00	\$0.00	
Test	\$163,090.58	\$165,390.58	\$0.00	
	\$163,090.58	\$165,390.58	\$0.00	

Configurable Employer Reporting & Membership

Business Challenge

- Managing multiple employers, administrators, agents, and reporting relationships is complex and can create duplicate records, fragmented access, and inconsistent data.
- High-volume work-report processing and varied file formats can create performance bottlenecks and implementation overhead.
- Manual plan, rate, membership, and tier decisions increase enrollment delays and the risk of incorrect assignments.

Capabilities

- Strengthen employer, TPA, and managing-agent administration with employer-aware access, contact management, reporting, and import workflows.
- Provide configurable work-report imports and improve processing performance for high-volume employers.
- Simplify agreement, offering, plan, and rate relationships through reusable configuration.
- Automate and expand membership, plan, and tier determination while supporting controlled exceptions and manual elections.

Business Value Add

- Faster employer and member onboarding with fewer manual corrections.
- Lower implementation and administration costs through configurable out-of-the-box processing.
- Improved scalability, data quality, and consistency across complex employer environments.

Criteria 1 *	
Match All	
Data Controls *	Condition *
Date Of Hire (DoH)	In date range
Data Controls	Condition *
Participant Age	Less than
Data Controls	Condition *
Job Category	In
+ Add Field	

Criteria 2 *	
Match All	
Data Controls	Condition
Date Of Hire (DoH)	In date range
Data Controls	Condition
Job Category	In
+ Add Field	

Out-of-the-Box Benefits & Payments Processing

Business Challenge

- Complex payment, recalculation, cash-fund, RMD, and financial workflows often require manual decisions or client-specific processing.
- Beneficiary, QDRO, divorce, and death scenarios require accurate, auditable, and privacy-conscious handling.
- Member identity, marital, contact, and address changes need consistent validation, notification, and record-management workflows.
- Members and administrators need clearer, more inclusive experiences across languages and benefit-payment scenarios.

Capabilities

- Productize benefit calculations, rollover payments, retroactive interest, cash-fund adjustments, RMD cash-outs, and financial journal processing.
- Enhance beneficiary, QDRO, COLA, divorce-proceeding, and death-verification capabilities.
- Standardize member and employer data maintenance, contact notifications, identity changes, and address validation.
- Improve multilingual pension attributes and combined pension estimate experiences.

Business Value Add

- Fewer manual interventions, processing exceptions, and client-specific customizations.
- Stronger compliance, privacy, auditability, and member trust for sensitive retirement events.
- More timely and consistent benefit, payment, survivor, and beneficiary outcomes.
- A more accessible member experience and a more standardized implementation model.

The screenshot displays the V3locity web application interface. At the top, there's a navigation bar with a menu icon, the V3locity logo, and links for 'Home' and 'World'. Below this is a participant header for 'Paul, Simon', showing his address (Lane, NEW YORK, NEW YORK 10048), SSN (XXX-XX-0589), DOB (09/12/1964), Age/G (62/M), and Marital status (Married). The main content area is divided into a left sidebar with navigation links (Loans, Contracts, Eligibility, Summary, Links To, Profile, Dependents, Work History, Account, Pension, Court Order, SCP, Disbursements) and a main panel. The 'Court Order' section is active, showing details for a 'Separate Interest QDRO' with Case# 115698. The form includes fields for Payor (PAUL, SIMON), Payor's Part Account (Acct Id:30860 Type:Retirement), Payor's Pension App (None), Payee (PAUL, MISSY), and Payee ID. It also has sections for 'Court Orders Basic' (Case#, Order Date, Marriage Period Start, Split Type) and 'Applies to Which Benefits' (Regular Retirement, Pre-Retirement Death Benefits, Disability, Withdrawals/Refunds, Death Benefits). A 'Benefit Separation Details' section at the bottom includes fields for Split Component and checkboxes for 'Does CO Recipient have full optional benefits?' and 'Must CO Recipient Wait for Original Payee to Retire?'. A 'Collapse' button is visible at the bottom left of the sidebar.

Health & Welfare Foundation

Business Challenge

- H&W administration relies on high-code custom builds and ad hoc tracking, making eligibility and dependent-status management difficult to standardize, maintain, and scale.
- H&W benefit package and plan configuration requires specialized internal expertise and does not yet provide a scalable path for customer-specific configuration.

Capabilities

- H&W eligibility calculation engine
- Dependent eligibility for QMCSO tracking and disabled/student recertification
- H&W benefit package and plan management
- HRA account modernization

Business Value Add

The capabilities establish a configuration-first, productized foundation for H&W administration. They can reduce custom development and operational effort, improve the consistency and auditability of eligibility and dependent decisions, and support faster, more scalable plan configuration for internal teams and, over time, customers.

The screenshot shows the V3locity Product Setup interface for the 'H&W Product'. The interface includes a top navigation bar with 'Home', 'World', and 'Product Setup' links. Below the navigation bar are buttons for 'New', 'Edit', 'Delete', and 'Library'. The 'Long Name' is set to 'H&W Product'. The 'Profile' tab is selected, showing 'Product Information' fields: Long Name (H&W Product), Product Name (H&W Product), Product Code (_14_H_W_PRODUCT), Product Type (Health & Welfare), Statutory (unchecked), Self Service Name (H&W Product), Product Usage (Product), Product Style (Group), Business Unit (Health and Welfare), Category (Health and Welfare), Folder Name (HW Product), and Role Access (-Select All-, Active, Admin). Below these fields are radio buttons for 'Show All', 'Show Included' (selected), and 'Show Excluded', followed by a 'Feature:' input field. The 'Product Features' section is a table with columns for 'Feature' and 'Sub Features'. The table lists five features: Age Limitations, COBRA Rules, Enrollment Eligibility, H&W Claims Rules, and H&W Eligibility Bank Rules, each with a checked checkbox in the 'Feature' column and an unchecked checkbox in the 'Sub Features' column.

Feature	Sub Features
☒ Age Limitations	☐
☒ COBRA Rules	☐
☒ Enrollment Eligibility	☐
☒ H&W Claims Rules	☐
☒ H&W Eligibility Bank Rules	☐

Intelligent V3locity Foundation

Business Challenge

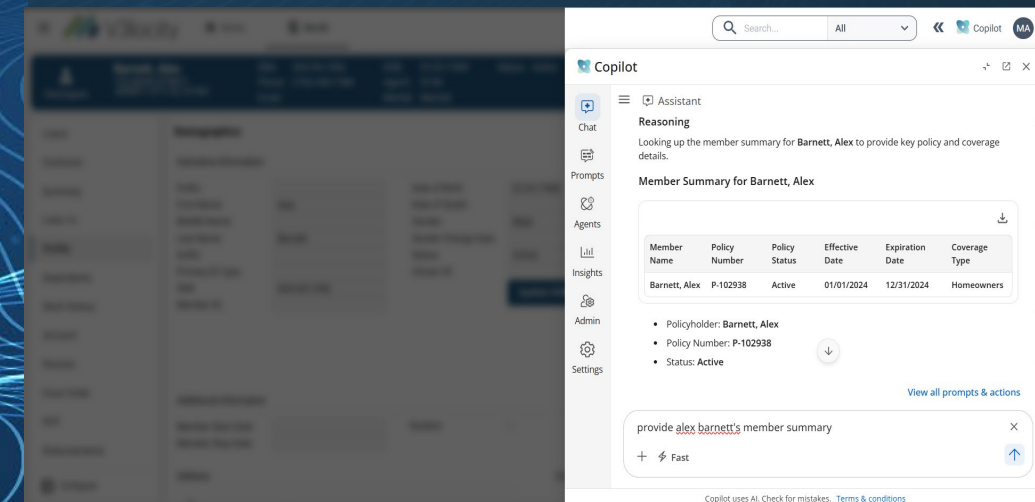
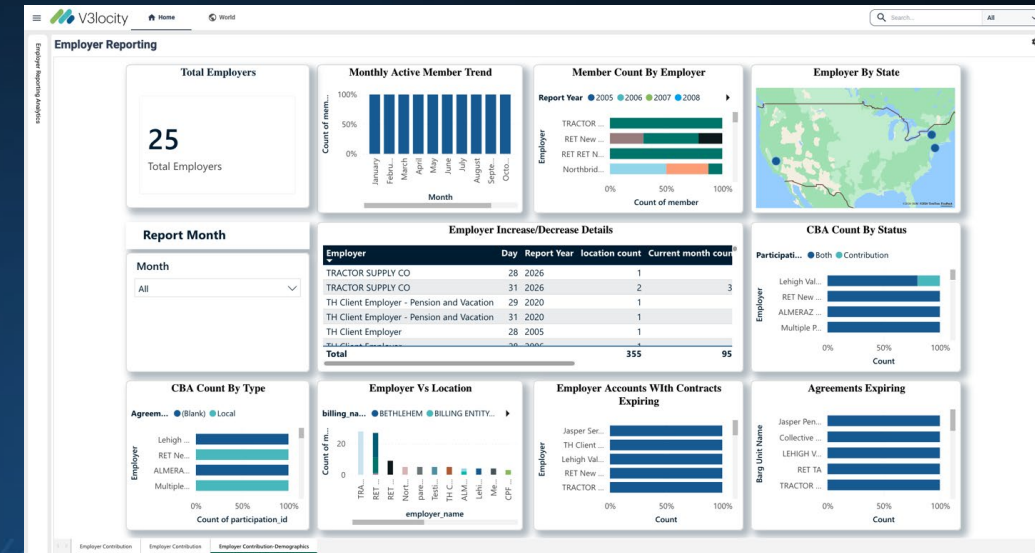
- Fund staff reconstruct context across multiple screens, including member record, payments, workflow queue, and correspondence to answer routine questions.
- Operational insights (employer delinquency, workflow turnaround) require requesting a report and waiting days.
- The information exists in V3locity; getting to it is the work.

Capabilities

- Native operational dashboards for employer reporting, member service activity, and workflow performance; configurable placement with no separate BI tool or second login.
- Majesco Copilot answers plain-language questions with consolidated member/employer summaries, assembled from records, statuses, transactions, plan associations, and correspondence history.

Business Value Add

- Faster member and employer inquiry resolution: fewer clicks between question and answer.
- Reduced dependence on analyst and IT report queues.
- Self-serve operational visibility for fund executives, with no request required.



Scalable, Secure & Configurable

Business Challenge

As pressures on the retirement market and operations rise, organizations need to manage high-volume migrations, protect sensitive data, promote configuration changes consistently, and keep pace with modern technology without increasing operational risk, manual effort, or dependence on custom development.

Capabilities

- Migration-aware event orchestration: Separates migration activity from production events to reduce false event firing and performance issues.
- Role-based field security: Controls field visibility and edit access by role across embedded digital layouts.
- Modern platform and configurable validations: Combines Java 21 and frontend modernization with reusable AI-powered validations that reduce custom code and accelerate rule changes.

Business Value Add

These enhancements help organizations operate with greater confidence at scale, execute migrations more smoothly, protect sensitive information, move changes into production faster, and reduce the cost and complexity of ongoing administration. The result is a stronger, more adaptable V3locity foundation that is ready for the next wave of innovation.

The screenshot displays the V3locity configuration interface for a rule titled "Rule: - Pre-Save Validate Member". The interface includes a draft status bar with options to publish, save as draft, or delete. A warning message states: "NLP-generated rules may contain mistakes or inaccuracies. Please review carefully before using." Below this, two rules are defined:

- Rule 1 (Error):** Action: error. Match: Member Status is required. Conditions: MEMBER.EmploymentStatus is null.
- Rule 2 (Error, SQL):** Action: error. Match: Member SSN must be unique. Conditions: MEMBER.EmploymentStatus is equal to a value.

Each rule has buttons for "ADD RULE", "ADD SQL BLOCK", and "ADD 'AT LEAST ONE ITEM' CONDITION".



Thank you!

