

**What was the state of your new business acquisition platform – and underwriting specifically – prior to beginning the evaluation process?**

We at Voya worked with 3 different platforms concurrently. For Term products, we had a workflow management system and a workbench platform with auto evaluation. For Permanent products, we were using a web-based platform that wasn't as advanced as the term side.

Training underwriters was difficult, as they had to learn 3 different platforms. It wasn't efficient.

What drove you to evaluate tools in the market? Did you have any specific challenges around workflow, case management, and/or reporting?

There was no logic in the workflow prior to Resonant. We wanted better auto-evaluation and auto-decisioning. Our reporting didn't work for us at all and was basic at best. Prior to Resonant reporting, we had to go to the tech team and ask them to create reports. We had built a homegrown system, but wanted to move to SaaS for several reasons – most importantly cost and self-maintenance.

What led you to choose Resonant?

We had several main requirements as part of our decision: SaaS, open architecture, true partnership, and great reporting. We wanted to utilize real-time feeds to make changes quickly and stay current. TLAG was helpful in recommending Resonant.

The Resonant team was able to execute a Proof Of Concept with Voya data within 48 hours. Other vendors could not meet the requirements or the POC with Voya data in the timeframe allotted.

At a high level, how did Resonant help solve your specific challenges once implemented?

Automated workflow, the ability to "Plug and Play" with different vendors, and getting documents assigned to proper areas. In addition, we are now able to make requirement changes in a timely manner.

What features do you like best about Resonant?

We like the guidelines and the ability to create versioned logic that becomes effective on a certain date, as well as the ability to make changes to a data table. Case managers and other users love the UI. Voya can have requirement viewers and activities. We also love the flexibility Resonant offers, like creating form fields so easily

Is anyone using Resonant in a way that you hadn't predicted?

Form Fields are used for prepopulating correspondence. Because it's stored in the database, we can report off them.

Was there an instance when you knew Resonant was doing what you had hoped and planned for it?

We recognized Resonant's abilities when working with the developers and delivering business requirements. The quick, agile, flexible approach to get things done quickly was impressive. We met with the developer one day and the next day our requirements were in the system and ready for testing. For leadership the impressive moment was in the POC that was delivered in 48 hours.

What quantitative data do you look at that proves the value of Resonant to your business?

There isn't much quantitative data, but Voya fully believes speed of underwriting in a simplified and accelerated platform helps to meet the needs of our customers and advisors. Voya remains competitive and relevant in the marketplace, and we plan to one day do predictive modeling with the data we get from Resonant. Also, there are no hard-coded controls, so the wrong case isn't approved in a re-insurance pool or any other operational risk.

What best practice(s) would you recommend for newcomers to Resonant?

Listen to Resonant best practices. Don't replicate your practices in Resonant. Test and learn to make sure you are getting things right. Think about post launch releases and what you want, what the roles will be, and who will do what from a carrier responsibility.

What is the biggest reason that you would recommend Resonant to a carrier?

Flexibility! It interfaces well with other tools and can support future products. We have a good partnership.

**Customer Overview:**

Voya Financial, Inc. (NYSE: VOYA), helps Americans plan, invest and protect their savings — to get ready to retire better. With a clear mission to make a secure financial future possible — one person, one family, one institution at a time — Voya's vision is to be America's Retirement Company®.