

# INITIAL LIFE/DISABILITY DECISION MATRIX

Evaluation Criteria	Weighting	The Standard	OneAmerica	Voya	Lincoln
Capabilities/Services Provided	30%	28.5	28.5	28.5	28.5
Ease of Administration (Service Experience/Support)	25%	23.8	21.3	23.8	22.5
Price	30%	28.5	28.5	28.5	28.5
Multi-Year Rate Guarantee	10%	10.0	9.0	10.0	10.0
Employee Brand Perception	<u>5%</u>	<u>4.8</u>	<u>4.5</u>	<u>4.5</u>	<u>4.5</u>
<b>Weighted Score</b>	<b>100%</b>	<b>95.5</b>	<b>91.8</b>	<b>95.3</b>	<b>94.0</b>

Insert Rating on a 100 Point Scale for Each Category	The Standard	OneAmerica	Voya	Lincoln
Capabilities/Services Provided	95	95	95	95
Ease of Administration (Service Experience/Support)	95	85	95	90
Price	95	95	95	95
Multi-Year Rate Guarantee	100	90	100	100
Employee Brand Perception	95	90	90	90