Leadership, focus and financial strength to protect what matters most

Work with an industry leader

Unum provides financial protection benefits that can help protect employees when the unexpected occurs.

We also rate high in service, with 92% positive ratings for customer service to the employer, and 94% positive ratings for overall quality and value.

Look to Unum for financial strength

Our financial strength is the foundation of our commitment to you and your employees. Since 2010, our responsible capital management has led to upgrades from all of the major rating agencies:

<table>
<thead>
<tr>
<th>AGENCY</th>
<th>RATING</th>
<th>OUTLOOK</th>
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<tbody>
<tr>
<td>A.M. Best</td>
<td>A</td>
<td>Excellent</td>
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<tr>
<td>Fitch</td>
<td>A</td>
<td>Strong</td>
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<tr>
<td>Moody’s</td>
<td>A2</td>
<td>Good</td>
</tr>
<tr>
<td>S&amp;P</td>
<td>A</td>
<td>Strong</td>
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This means we have the resources to back our benefits and support your employees at claim time.

Turn to Unum for valuable benefits and service.

UNUM BY THE NUMBERS:

- Serves 32% of Fortune 500 companies
- Protects more than 27.9 million people and their families
- Serves approximately 86,000 employers

WHY CHOOSE UNUM?

Leadership, focus and financial strength

Broker and customer relationships
Claims process
Product and funding choices
Employee connections
Value-added services

That means you can count on Unum’s expertise to provide the right benefits to your valuable workforce.

We are the leading provider of group and individual disability benefits and the third-largest provider of voluntary benefits in the U.S. We’ve been in business for more than 165 years.

For more information, contact your broker or Unum representative today.

*Ratings are given to the U.S. insuring subsidiaries of Unum Group and are current as of Feb. 2, 2016.
2 Unum internal data, 2015.
3 Unum internal data, 2015.
4,5 Nielsen, "2014 Employer Loyalty Study" (2015).

Insurance products are underwritten by the subsidiaries of Unum Group.

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