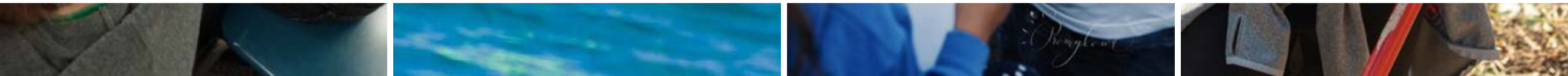


Helping the working world thrive throughout life's moments

2019 ENVIRONMENTAL, SOCIAL AND GOVERNANCE REPORT





At Unum, we help the working world thrive throughout life's moments

We help protect people financially when they're injured or ill and need it most. In today's environment of economically fragile families, financial protection benefits are more important than ever.



OUR APPROACH

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A note from Rick McKenney



We're delighted to share the progress we've been making in the areas of corporate governance, community involvement, employee engagement, environmental impact and responsible business through our 2019 Environmental, Social and Governance report.

This report also reflects an acknowledgement that our company exists in a world of increasing expectations, and that even with our strong performance, more is expected of us. Our customers expect workplace benefits to be easy to understand, but flexible enough to be relevant. Employees want opportunities to learn and grow professionally. Shareholders expect sustained growth and profitability, and our communities depend on our continued involvement.

It's for reasons like these that our senior leadership spent a good part of 2019 evaluating how Unum can best anticipate and respond to the evolving expectations of all our stakeholders. As a result of

this work, we believe the following four factors will be critical to the success and sustainability of Unum over the long term:

- Accelerate growth;
- Fund priority investments;
- Keep customers top of mind; and
- Enhance our strong culture.

At the same time, believing that celebrating what employees bring to the workplace makes us stronger, we've placed a new emphasis on employee engagement. This includes areas such as Inclusion and Diversity, and Training and Development, both of which signify the importance of these areas in building careers, not just providing jobs. We're creating a workforce to help fulfill our purpose and provide what's important to every member of our team.

We made great progress in 2019, perhaps most notably completing our first materiality assessment. Now we're identifying ways to enhance our sustainability strategy and continuing to examine our approach to material environmental, social and governance issues. Although we've taken great strides, we're not finished. And we know that we can't achieve any of the goals we've created for ourselves without the contributions of more than 11,000 Unum employees around the world. We thank them and look forward to working together to help the working world thrive throughout life's moments.

Rick McKenney

President and CEO, Unum Group

During these unprecedented times, Unum is here for our employees, clients, and customers. We have taken several steps to support our customers and their employees through the coronavirus (COVID-19) pandemic. As always, the health and safety of our customers, employees, and communities remain our top priority. Our business continuity program prepares us to respond to disruptive events through robust planning, regular testing, and constant monitoring, and our risk-management program assesses our financial strength – to make sure we can continue to support you and your employees as the situation progresses. I invite you to learn about our COVID-19 response in this special section of our [website](#).

About Unum

For more than 170 years, we've been there for the businesses we help protect and the lives we touch every day. That's not just our business. It's our purpose.

A BUSINESS FOR GOOD

We help millions of people gain access to essential disability, life, accident, critical illness, dental and vision benefits through the workplace. Employers of all sizes depend on us for the comprehensive benefits solutions they need to attract and support the people who keep their businesses growing. And their employees know they can count on us to be there during some of life's most challenging times.

From affordable financial protection to communication and enrollment services, claims support, absence management, and vocational rehabilitation services, we're committed to providing the solutions our customers need with simplicity, empathy and expertise.



Headquarters

Chattanooga, TN



Covered lives through disability, life, accident, critical illness, dental and vision policies

39m



Number of employees¹

11,000+



2019 net revenue

\$12b

Unum US

A market leader in group and individual disability benefits in the U.S., one of the largest providers of group life and voluntary workplace benefits, and a growing dental and vision carrier.

Colonial Life

A leading provider of voluntary worksite benefits, including disability, life, accident, critical illness, cancer, hospitalization, dental and vision coverage in the U.S.

Unum International

A segment that comprises our Unum UK and Unum Poland business in Europe. Unum UK is a leading provider of group income protection and critical illness coverage in the U.K., as well as a provider of life and dental benefits. For more than 20 years, Unum Poland has provided group and individual life insurance in the Polish market.

¹ Includes all full-time employees, part-time employees, on-call benefit counselors, and interns

We are Unum

We are 11,000+ strong, helping millions of people gain access to essential benefits through the workplace. And we provide employers of all sizes with the comprehensive benefits solutions they need to attract and support the people who keep their businesses growing.

Each day Unum employees bring to work...

A passion for achieving results

An unwavering customer focus

An appetite for smart risk

A willingness to own it

An appreciation for differences

A caring spirit

In return they get...

A company that challenges them to be their best

Work that does real good for real people

Rewards that drive performance

A culture of integrity

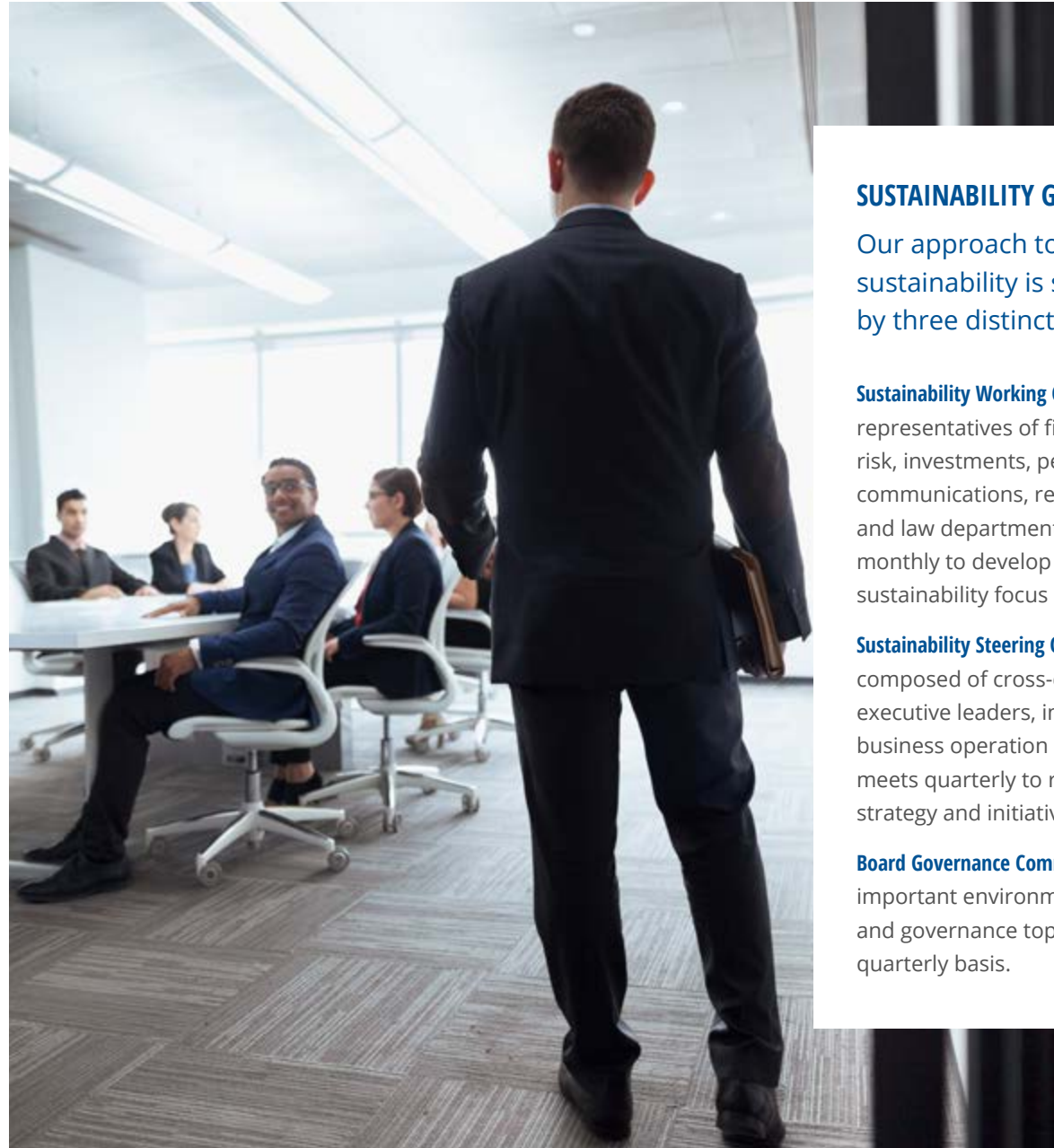
A collaborative work environment

The chance to give back

Our leadership

At Unum, we believe that effective Board leadership and oversight depend on:

- an independent Board that challenges management, understands our business, and brings varied perspectives and relevant experience to oversee execution of our strategy;
- a commitment to inclusion and diversity to better serve the interests of our shareholders and customers while enhancing our ability to anticipate and adapt to a rapidly changing environment; and
- directors who have qualifications and attributes in key areas relevant to Unum, and a Governance Committee that periodically reviews the composition of the Board to ensure the appropriate balance of experiences, skills, tenure and diversity.



SUSTAINABILITY GOVERNANCE

Our approach to sustainability is shaped by three distinct groups:

Sustainability Working Council includes representatives of finance, risk, investments, people and communications, real estate, and law departments. It meets monthly to develop our strategic sustainability focus and initiatives.

Sustainability Steering Council is composed of cross-departmental executive leaders, including business operation leaders, and meets quarterly to recommend strategy and initiatives.

Board Governance Committee reviews important environmental, social, and governance topics on a quarterly basis.

GOVERNANCE AND SHAREHOLDER ENGAGEMENT

We believe it's important for our Board of Directors to look like our customers and employees. That's why we focus on the Board's composition and diversity.

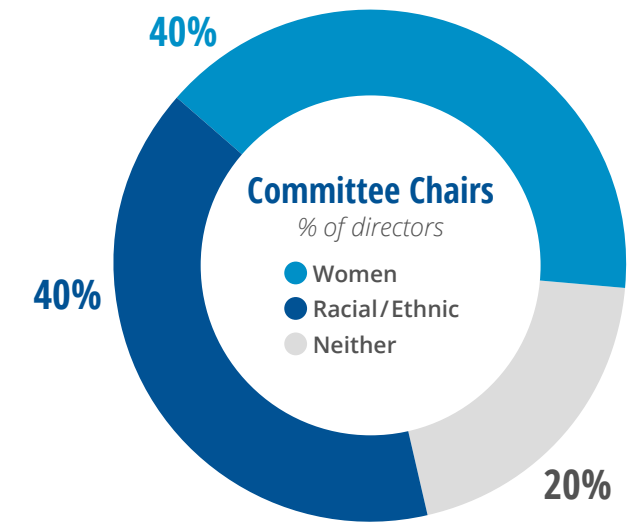
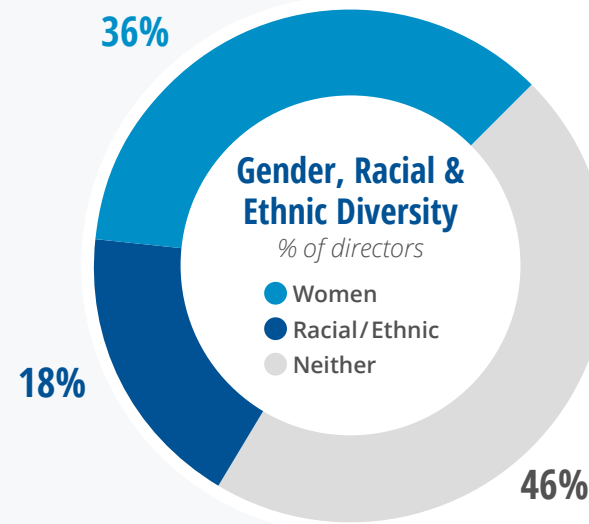
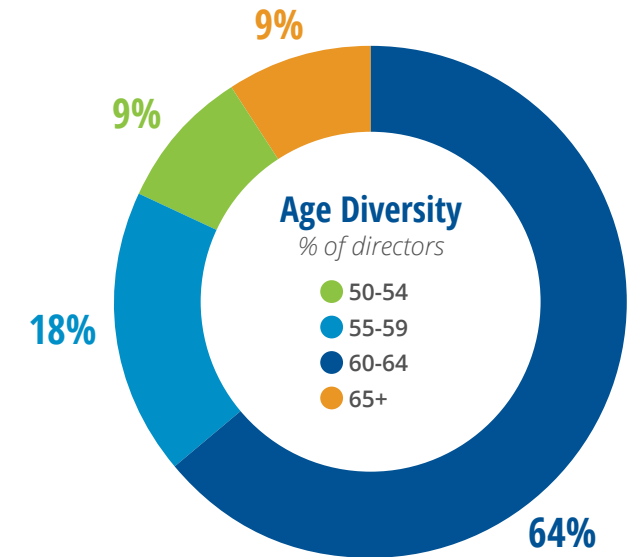
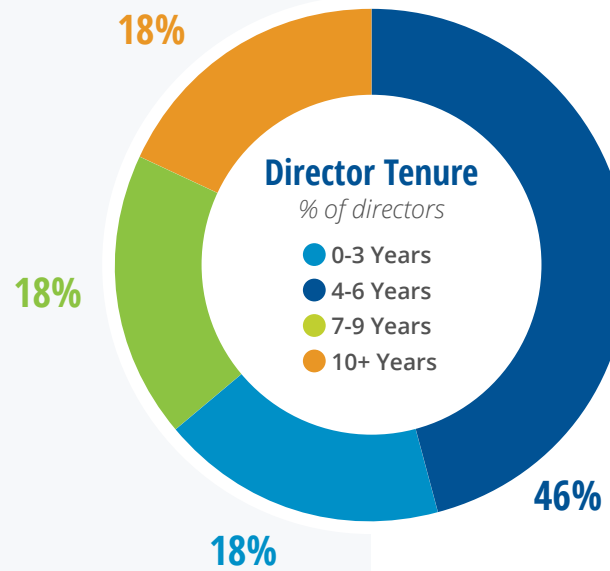
DIRECTOR TENURE

Our Board includes a mix of new and long-standing directors. Average tenure is 5.7 years.

DIRECTOR DIVERSITY

We are proud that the composition of our Board puts us at the top of our industry in gender and racial/ethnic diversity. More than half of our Board consists of women and minorities (54%). In addition, four of five committee chairs are women or minorities.

For more information, please [click here](#).



Stakeholder engagement

In 2019, our extensive stakeholder outreach involved contacting investors representing more than 72% of our outstanding shares. Our independent Board Chairman joined several of our meetings with shareholders. Investors representing approximately 21% of our outstanding shares accepted our invitation for engagement and we met with each of them. Additional investors, representing approximately 19% of our outstanding shares, responded that a meeting was not necessary.

During the meetings, shareholders provided feedback on a variety of topics, including:

- director qualifications/skills and Board refreshment;
- director overboarding policies;
- Board involvement around strategic planning;
- environmental, social and governance disclosures and initiatives; and
- human capital management.

	EMPLOYEES	CUSTOMERS	INVESTORS	COMMUNITIES
HOW WE ENGAGE	Employee engagement surveys Employee resource groups Quarterly town halls Social media	Industry conferences Ongoing continuing education Onsite customer events Social media Trade shows	Annual shareholders meeting Quarterly earnings calls Annual shareholder outreach	Long-term community partnerships Employee volunteering Board participation by employees Community grants
KEY ISSUES	Employee engagement Recognition and appreciation Inclusion and diversity Health and wellbeing Learning and development	Outstanding service Privacy and data security Product quality	ESG matters Executive compensation Financial performance	Financial support Volunteering Support of thriving communities

Risk management

As an insurer that helps millions of people gain affordable access to financial protection benefits at the workplace, risk management is essential to our ability to meet the needs of our customers while maintaining and growing our business. Our commitment to sound risk management, our values, and the development of our people are the foundation upon which we build and operate our company. Our strategic priorities include strengthening our risk management capabilities through data and analytics and taking a disciplined risk management approach to pricing and claims.

In addition to our Executive Risk Management Committee that manages our overall risk profile, we believe risk management must be the responsibility of all employees. That's why we've established a culture that supports candid discussion and reporting of risks while empowering our employees to take ownership of risk management. The individual and collective decisions of our employees play a key role in successfully managing our overall risk profile. As a result, we strive for a culture of accountability that supports our risk management framework and regulatory compliance.

We believe these values allow our employees to feel comfortable identifying issues and taking ownership for addressing potential problems and directing solutions.

We employ a decentralized risk management model under which risk-based decisions are made daily on a local level.

Risk identification and prioritization is an ongoing process whereby we identify and assess our risk positions and exposures, including notable risk events. Our Enterprise Risk Management framework leverages the broad expertise and diverse viewpoints of our employee base to monitor for risks. In addition, the company seeks additional inputs and perspectives from outside parties such as trade groups, consultants, business periodicals and networks. The risks identified through these channels include:

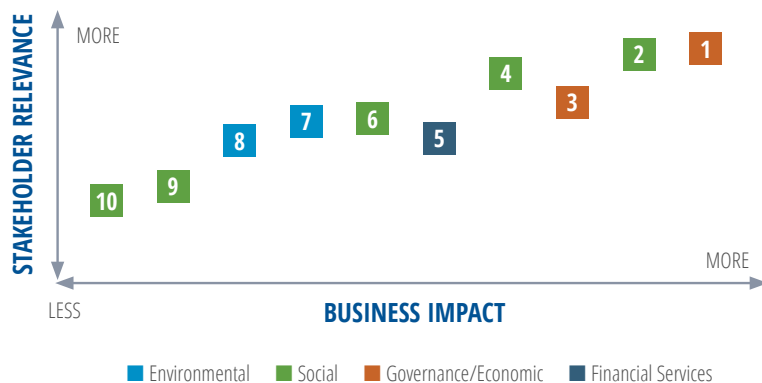
- Changes in societal attitudes, such as work ethic, motivation, or stability, can significantly affect the demand for and underwriting results from our products;
- Claim incidence and claim recovery rates may be influenced by consumer confidence, the emergence of new infectious diseases or illnesses, medical improvements, and general health impacts for demographic changes; and
- Physical risks related to changes in weather events and shifts in climate, as well as transition risks related to the process of adjusting toward a low-carbon economy.

Materiality

In 2019, we started work with an external consultant for the first time to conduct a materiality assessment to better understand which environmental, social, governance and emerging issues matter most to Unum’s stakeholders, including investors, clients, employees, and non-governmental organizations. The materiality assessment provides valuable stakeholder feedback, and we’ll continue to expand our dialogue with stakeholders.

We’ve also reviewed our materiality assessment results in context of the UN’s Sustainable Development Goals. The SDGs aim to end poverty, protect the planet and ensure prosperity. You can learn more about the SDGs [online](#).

The materiality assessment also helps us understand risk drivers and growth opportunities. We view sustainability as a journey, and we focus on continuous improvement in addressing these topics.



			Sustainable Development Goals
1	Cybersecurity & Privacy page 32	Protecting cybersystems and networks from theft, damage and disruption and ensuring security particularly as it relates to managing customer and employee data and privacy	
2	Employee Attraction, Retention, & Development pages 19-28	Providing a great place to work for employees through professional development opportunities, safe and healthy workspaces, fair compensation, benefits, recognition and engagement	8: Decent Work & Economic Growth
3	Governance, Compliance, & Ethics pages 6-7 ; 11-12	Ensuring ethical and transparent conduct by Unum including anti-corruption, policy compliance and transparency, fair sales practices, and fair competition	16: Peace, Justice, & Strong Institutions
4	Inclusion & Diversity pages 19-23	Promoting a culture of diversity, inclusion, and equal opportunity at all levels of the organization	5: Gender Equality 10: Reduced Inequalities
5	Product Social Impact page 4	Assessing the social impacts of our products and consideration of the environmental and social trends that impact our products	12: Responsible Consumption & Production
6	Communities pages 14-18	Enabling community engagement and development to create positive impact within communities	11: Sustainable Cities & Communities 17: Partnerships for the Goals
7	GHG Emissions pages 38 ; 42	Measuring and reducing direct emissions, emissions from purchased power, and emissions where Unum has some influence (for example, air travel, employee commuting, and emissions from investments)	7: Affordable & Clean Energy 13: Climate Action
8	Facility Environmental Management pages 38-40 ; 42	Increasing energy efficiency, waste diversion, and water efficiency in all of Unum’s operations	6: Clean Water & Sanitation 7: Affordable & Clean Energy 12: Responsible Consumption & Production 13: Climate Action
9	Human Rights pages 11-12 ; 34	Ensuring all operations, business relationships and investments are subject to consideration of human rights	8: Decent Work & Economic Growth
10	Socially Responsible Supply Chains page 34	Ensuring ethical, fair, and responsible sourcing across Unum’s suppliers through due diligence	8: Decent Work & Economic Growth 9: Industry Innovation & Infrastructure

A culture of integrity

OUR CODE OF CONDUCT

Unum's culture of integrity is guided by our [Code of Conduct](#), a roadmap of nine principles for doing the right thing, every time, for our company, our customers, our colleagues, ourselves and our world. Our Code guides employees on how to abide by Unum's principles and access resources to address any ethical issues that may arise.

Make choices that reflect our values and protect our good name

Speak up and report issues or concerns

Be honest, fair and trustworthy in all that you do

Treat others with respect

Keep private and confidential information confidential

Avoid conflicts of interest – real or perceived

Respect company property

Maintain a safe and healthy workplace

Be responsible in your communications



PUTTING OUR CULTURE OF INTEGRITY TO WORK

All employees participate in an annual curriculum of training on our Code of Conduct (which includes a mandatory affirmation and highlights ethical dilemmas), conflicts of interest (which includes a mandatory affirmation), anti-harassment, inclusion and diversity, privacy, and information security awareness.

We produce regular Code of Conduct awareness campaigns and include the Code as part of our Annual Ethics Week, which includes senior leadership communications, contests, prizes and employee engagement on multiple internal platforms. As part of our integrity toolkit, our "Speak Up and Tone at the Top" video features our business leaders candidly discussing the importance of integrity and always doing the right thing. We also make ethical decision trees and FAQs available to all employees.

SPECIALIZED RESOURCES AND SUPPORT FOR PEOPLE MANAGERS

People managers are on the front line of our efforts to foster a culture of integrity. We support them with specialized tools such as our Leading with Integrity handbook and toolkit.

We also provide manager culture training on how managers can lead by example, foster a speak-up culture in which employees can raise concerns without fear of retaliation, and how to identify and address concerns that may surface, and appropriately escalate ethical or compliance concerns.

WHISTLEBLOWER PROGRAM

Unum is committed to speaking up because it's the best way to foster trust in our culture. We offer employees multiple channels they can use to report ethical concerns.

24X7 HOTLINE

We have a 24x7 hotline that is managed by an industry-leading hotline vendor and allows for anonymous reporting. Employees can find information about the hotline on our intranet, within our [Code of Conduct](#), and in our employee newsletters. The Ethics Office also advises on the hotline during people manager training sessions.

In addition to the hotline, employees can communicate ethical concerns to any member of management, the Ethics Office, directly to the Chief Ethics Officer, Chief Compliance Officer or General Counsel, or to individuals on the People and Communications team.

ANTI-RETALIATION AUDITING PROGRAM

Six months after an ethics matter has been closed, we connect with each reporter to verify that no retaliation has taken place.

FINANCIAL CRIMES COMPLIANCE PROGRAM

Unum has a dedicated global Financial Crimes Program designed to ensure its compliance with applicable laws and regulations related to money laundering, terrorism financing, bribery, corruption, and sanctions violations. This program includes appropriate policies, internal monitoring to detect suspicious activities, and requirements that all employees receive mandatory Financial Crimes Compliance Training.

Unum does not tolerate any payments or transfer of benefits to third parties made for the purpose of obtaining an unfair business advantage or persuading a third party to make a decision they would otherwise not make. Our U.S. Anti-Fraud Policy also addresses bribery and corruption as it may relate to our third parties.

CONFLICTS OF INTEREST PROGRAM

Our Conflicts of Interest program complements our Financial Crimes program, our [Code of Conduct](#) and our Culture of Integrity. Our global Conflicts of Interest policy includes behavior guidance for various types of conflicts of interest and links to topic-specific policies and resources. In addition to real-time reporting expectations, employees are required to complete an annual training module on conflicts of interest (both real and perceived) and sign an annual affirmation.

WORKING TOWARD GREATER PROACTIVE QUALITY ASSURANCE

Our goal is to do more proactively to verify compliance with our Code of Conduct. For example, we conduct regular audits of internal controls and work to identify gaps or issues that could create risk.

REGULATORY COMPLIANCE

We have developed and implemented a robust internal system designed to help us ensure compliance with applicable laws and regulations. This system helps us accurately represent our product and service offerings to customers.

PROGRAM OVERSIGHT

Our Culture of Integrity has strong C-suite and Board engagement and support. The Regulatory Compliance Committee of the Board oversees the compliance program and regularly receives reports from the Chief Compliance Officer, and the Audit Committee oversees the hotline for accounting and auditing matters. Trends are communicated transparently to leadership on a regular basis.

Our Global Ethics Committee is staffed by our Chief Compliance Officer, Chief Ethics Officer, Chief Auditor, Chief Risk Officer, head of employment law, head of employee relations, head of HR Unum UK, and the Chief Ethics Officer and Chief Compliance Officer for Unum Poland.

We take a comprehensive approach to resolving all concerns reported, thoroughly investigating all reports and taking appropriate action as needed.



Helping people and communities thrive

SOCIAL



In many of the communities where we operate, we're one of the largest employers. We believe this makes it incumbent on us to engage with our communities to increase their strength and resilience. This is one of our core values and is reflected in our long-standing tradition of giving back.

Every year, we direct significant resources to organizations and initiatives that support workforce development in our communities by focusing our giving on education, health and wellbeing, and arts and culture.

Currently, as coronavirus continues to spread across the United States, many of the local communities Unum employees call home are feeling its impact. There are countless examples of people stepping up to help their neighbors during this very difficult time, and we're working hard to evaluate and assess ways for the company and its employees to get involved, too. So far, we've contributed nearly \$300,000 to COVID-19 relief efforts, and we anticipate further giving. We've focused our efforts on health and access to critical services, equitable access to learning, and food insecurity.

Education

Our outreach programs are primarily focused on public education. We're committed to supporting organizations that grow strong individuals and school leaders, more successful communities, and a prepared future workforce. To that end, we partner with public schools, businesses and community leaders. Over half our charitable contributions each year go to education. We focus on long-term relationships with our nonprofit partners.

Unum developed the **Education Leaders Experience** in 2012. It has since grown into a cross-state initiative. The program, which is funded by Unum and Colonial Life, offers educators in Maine and South Carolina a unique professional development opportunity to meet community and business leaders. Educators learn about what is happening in each state's economy and the critical role education plays in sustaining growth. Past participants have formed unique partnerships with businesses that have provided exciting learning opportunities for students. Educators have also used the experience to launch entrepreneurial educational initiatives and services. All participants widen their networks of colleagues to draw upon after their program is complete. ELE is administered in Maine by Educate Maine and in South Carolina by the Center for Educational Partnerships at the University of South Carolina.



56%

Percentage of charitable contributions that go to education, compared to 55% in 2018.



Quality Education



Health and wellbeing

We support organizations that provide programs and services to improve the wellbeing of individuals and communities. We partner with organizations that help people with disabilities lead independent and fulfilling lives.



TRANSFORM HOUSING & SUPPORT

Based in Leatherhead, Surrey, U.K., Transform Housing & Support helps homeless and vulnerable people to transform their lives. Many of those referred to Transform have experienced a family breakdown or domestic abuse situation, and arrive with no possessions at all, or any formal identification. Transform’s role is to support them by enabling them to gain practical life skills, build up their confidence, and help them to access training, education and employment. However, without identification, this process can’t even begin. A charitable grant from Unum has enabled the charity to provide at least 80 people with various forms of identification such as passports, driving licenses and birth certificates, enabling them to access welfare benefits, enroll at college, seek employment, open a bank account, and apply for a Disclosure and Barring Service (DBS) certificate before starting work. And just as importantly, this grant enables them to access rented accommodations when they eventually move on from Transform.



19%

Percentage of total support given to organizations that promote health and wellbeing, compared to 18% in 2018.




Good Health & Wellbeing

Arts and culture

We believe a truly vibrant community includes engaging outlets and opportunities for cultural education. We understand for a community to reap the benefits of these institutions, it needs to provide opportunities for students to use these places to connect classroom curricula with real-world experience.

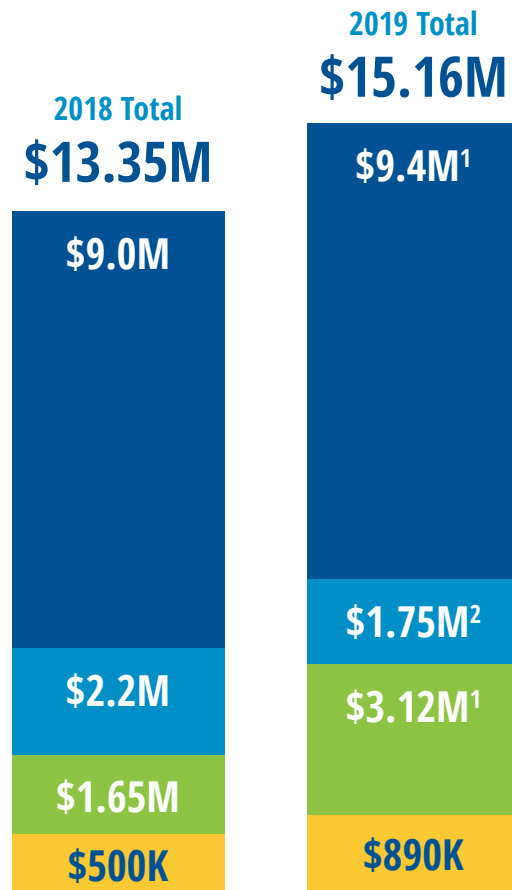
For more than a decade, Unum has partnered with the **Hunter Museum of American Art** to provide school children with a positive field trip experience that will support their education by helping spark curiosity and developing observation and communication skills. This partnership provides programming to support the needs of diverse audiences of educators and more than 500 students K-12 in Chattanooga, Tennessee. There is a special focus to support the Hamilton County Department of Education Title 1 schools and their teachers to provide opportunities to visit the Museum and continue their learning through classroom lessons.

 **6%**
 Percentage of giving devoted to arts and culture, compared to 7% in 2018.

 **Quality Education**



Community giving and employee contributions



Total monetary amount of contributions

- Cash contributions by company
- Cash contributions by employees
- In kind contributions by employees
- In kind contributions by company

¹ Includes Unum Poland

² Results impacted by a cybersecurity issue with an outside partner

Number of hours volunteered

122,954

We encourage employee engagement in community outreach by providing time off for volunteer activities and matching employee giving to qualified organizations. We seek skill-based volunteering opportunities for our company-sponsored programs.

Total amount donated by Unum in matching gifts

\$1,336,442

Our matching gifts program lets us directly support our employees' philanthropic efforts to nonprofit organizations and educational institutions. The program matches eligible gifts from a minimum of \$50 to an aggregate maximum gift of \$10,000 per employee, per calendar year.

Amount donated by Unum to schools in matching gifts

\$591,170*

We provide matching gifts on a \$2-for-\$1 basis to accredited colleges, universities, graduate schools, secondary and elementary schools within the United States and Canada.

Amount donated by Unum to match employee volunteering

\$84,000*

We also match \$1 for each hour an employee volunteers, from a minimum of 50 hours (\$50) up to 500 hours (\$500) per year. And for each qualified walk, run, or bike event our employees participate in, we contribute \$50 to the beneficiary nonprofit.

* Included in the \$1.3 million for matching gifts



Our success is built upon the performance of our people. We seek to retain and develop highly qualified, diverse and dedicated individuals across our workforce.

Employee engagement

The wellbeing of our employees is one of our top priorities and starts with a dynamic and welcoming workplace that embraces diversity, fosters collaboration and encourages employees to bring their best ideas to work every day.

We're listening to what our employees have to say through feedback from employee engagement surveys, our ethics hotline and other methods to ensure we remain true to our values and provide a positive culture where everyone can thrive. On a biennial basis, we conduct full employee engagement surveys. In 2019, we achieved an 87% response rate, which is even with our 2017 response rate (87%). We also conduct employee pulse surveys on a more frequent basis.

Quick Statistics (each figure represents 10% except for total number of employees)



Percent of total employees located in the U.K. — 7%
Percent of total employees located in the Ireland — 1%
Percent of total employees located in the Poland — 2%



¹ Includes all full-time employees, part-time employees, on-call benefit counselors, and interns

Inclusion and diversity

Diversity among employees—with their varying perspectives and talents—enriches our organization, products, and services, the communities in which we live and work, and each other.

Our commitment to inclusivity and diversity is reflected in our Office of Inclusion and Diversity. Every day, this office demonstrates our approach to inclusion and diversity: If you help the entire person and give them as much flexibility as possible, they can bring their best authentic self to their team every day.

Our Office of Inclusion and Diversity includes targeted recruitment initiatives, such as at the Historically Black Colleges and Universities Innovation Challenge, where we brought together 30 students from HBCUs for a two-day immersive business case competition. We also attend and recruit at conferences such as those for the National Association of Black Accountants and the Association of Latino Professionals For America. Our Bias-Free Recruiting Work Group reviews our recruiting process from the job application process all the way to onboarding to ensure a continued focus on equity in hiring practices.

Our strong inclusion and diversity focus continues after recruits become employees. Our Inclusion Council and Diversity Leadership Council guide our efforts and have established a number of initiatives that support inclusion and diversity, including:

CHAMPIONS PROGRAM

This program increases awareness and introduces practical strategies that can be used to strengthen inclusive leadership skills. In 2019, we had 668 participants in our Champions Program. In 2020, we plan to add an emphasis on cultural competence.

SELF-ID CAMPAIGN

This campaign improved data related to LGBTQ+, Abilities, and Veteran populations.

POWER TO INCLUDE SPEAKER SERIES

This series brought nationally acclaimed speakers to Unum in 2019 to highlight dimensions of diversity and to move the organization on its inclusive continuum.



HOLIDAYS@UNUM CAMPAIGN

We increased visibility of diverse holiday celebrations with this special campaign.

SAFE SPACE CONVERSATIONS

Our safe space conversations are casual talks regarding inclusion and belonging. We have safe space conversations at staff meetings or as specific events. One such event was Grateful, a fall lunch and conversation gathering with 300 participants.

ERG MENTORSHIP PROGRAM

In 2019, this program, which pairs employee resource group members with mentors, had 330 participants. Our Reverse Mentoring Program connects senior leaders with employees of various levels and backgrounds.

In keeping with our commitment to ongoing advancement in inclusion and diversity, we have joined the following initiatives:

- CEO Action for Diversity & Inclusion
- Paradigm for Parity Coalition (commitment to achieve pay parity by 2030)
- Armed Forces Covenant (U.K.)
- Women in Finance Charter (U.K.)
- HBCU Business Partnership Challenge

Looking for the next generation of leaders

At Unum, we strive to foster a workplace culture of belonging where our employees, customers and partners see themselves in every aspect of our business. To ensure we reflect the diversity of our customers and the people we do business with, we practice bias-free recruiting and are focused on increasing underrepresented groups for targeted roles. We're also involved in targeted recruitment initiatives such as the Historically Black Colleges and Universities Innovation Challenge.

Unum, in partnership with The Company Lab in Chattanooga, created the HBCU Innovation Challenge in 2019 and selected 32 juniors and seniors from 10 states to participate. With very little preexisting knowledge of the insurance industry, the students were divided into teams, assigned business coaches and given less than 24 hours to come up with a business case to pitch.


Some of the ideas pitched included divorce insurance, a voice-activated insurance app named Vivi and extended family coverage.

The students gained real-world work experience and met peers from around the country — and four teams won a total of \$10,000 in cash prizes for their business cases.

The inaugural event was also a win for Unum. The experience gave students a better understanding of the benefits industry and longer-lasting relationships with their coaches and with Unum that could impact their career trajectory. Unum's Office of Inclusion and Diversity is set to make the Innovation Challenge an annual event with the goal of providing future participants internships with the company.



Learning and development



A great place to work is one where people of every background have the tools to grow and reach their full potential. At Unum, we place a strong emphasis on training and professional development for all levels of our workforce. All employees have one-to-one coaching sessions with their managers. On a quarterly basis, managers summarize conversations with meaningful documentation that focuses on key accomplishments, progress toward goals, and other areas of focus. Managers and employees also review what's next to help align activities with company goals. We believe continuous conversations help all employees and managers work more effectively.

We actively manage talent and focus on succession across the enterprise, especially at the officer level. Our People group and our senior leaders actively review succession pipelines twice a year.

Here are just some examples of our commitment to the growth and development of our employees:

EMPLOYEE DEVELOPMENT

Career development workshops: In 2019, 34% of employees who participated in career development workshops had a promotion or lateral move since the workshop, and 100% of managers feel prepared to more effectively navigate their career following the workshop.

Tuition reimbursement: We support the professional development of our employees through our tuition assistance program. It offers full-time employees up to \$5,250 in annual tuition reimbursement and part-time employees up to \$1,500 per year.

MANAGER DEVELOPMENT

Inside-out coaching for managers: We provide all our managers with workshops that focus on building the coaching capabilities of our people managers with a goal of elevating workforce performance.

LEADERSHIP DEVELOPMENT

Leader academy: This online digital learning program provides the development focus needed for all leaders: interpersonal effectiveness, change, problem solving, and elevating performance

The Professional Development Program: This rotational multi-year leadership development program focuses on employees who have the potential and aspiration to become senior leaders in our company.

Heart of a change leader: This program focuses on the leadership challenges of change and equips managers with the tools and approaches that can ensure team success.

The Actuarial Development Program: This rotational multi-year program focuses on the attainment of Fellow of the Society of Actuaries designations for our actuarial students, along with a strong focus on the leadership skills needed for current and future success.

Officer development and coaching: Officers at Unum have access to various development opportunities, including executive coaching engagements for some and opportunities for career growth and development for all. We provide employees and managers with a variety of training and development programs tailored to their specific roles.



Total Rewards

Our Total Rewards program, which is available to all full-time and part-time employees, focuses on physical, emotional, and financial wellbeing. The program is one more way we aim to attract and retain talent, knowing that workers who aren't getting what they want from their employer will often look for better benefits elsewhere.

We pay competitive wages, offer a performance-based annual incentive and have a variety of recognition programs ranging from our Spotlight program to the CEO Award that enable us to effectively compete for talent in our target markets. Additionally, we have pledged to implement the Paradigm for Parity 5-Point Action Plan, which is designed to help companies accelerate the pace of achieving gender parity. The five points are:

- minimize or eliminate unconscious bias;
- significantly increase the number of women in senior operating roles;
- measure targets at every level and communicate progress and results regularly;

- base career progress on business results and performance, not on presence; and
- identify women of potential and give them sponsors, as well as mentors.

Another employee benefit is flex working, including work-at-home arrangements. Flex working is highly effective for some employees and helps reduce our environmental footprint through reduced commuting.

PHYSICAL AND EMOTIONAL

We encourage wellness in all its forms, including:

- paid parental leave for six weeks and \$25,000 per employee in fertility benefits. This year, we increased our adoption assistance to \$25,000;

- our telehealth program via Teladoc, available 24x7;
- our Healthy Rewards program allows employees to earn dollars or raffle points, and earn rewards by completing activities and challenges. In 2019, our employees earned \$200,000 via our Healthy Rewards;
- our state-of-the-art health resource centers and fitness centers in all main offices are available to all employees for free, if the employee uses the gym at least eight times per month;
- we offer diet and nutrition support via registered dietitian nutritionists at our major campuses;
- mothers' rooms and lactation support programs are available at all main campuses and field offices;
- our campuses are tobacco-free, and we offer tobacco cessation programs;
- to encourage healthy eating, we subsidize healthy foods at cafeterias in our home offices, at a cost of over \$800,000. Approximately one-third of meals sold in 2019 were healthy; and

- our Work-Life Balance employee assistance program provides free counseling for employees and their spouses, children, and in-laws on a range of issues.

FINANCIAL

We offer all full-time and regular part-time employees financial benefits including:

- retirement savings plan with a company match of 5.0%, and an additional annual defined contribution of 4.5%;
- no-cost financial planning tools and resources;
- contribution to 529 plans for employees' children;
- student debt relief program;
- employee paid and voluntary financial protection benefits; and
- Employee Stock Purchase plan offering U.S. employees the opportunity to purchase Unum Group stock at a 10% discount on the closing stock price at the end of the purchase period.

Helping our employees thrive

When our employees bring their best to work, it benefits Unum in the form of better productivity, higher morale and reduced turnover. That's why Unum offers a wide suite of benefits to attract and retain the best and brightest talent and to help our employees thrive. Two of our newest benefits include our student debt relief program and our family planning benefits.

Student debt relief

Many people face the challenge of balancing student debt with planning for their financial futures. In fact, student loan debt has tripled over the past decade, and studies suggest rising debt is hurting employees' focus at work, their overall wellbeing and their retirement planning. In 2019, Unum announced a first-of-a-kind student debt relief program where employees can trade carry over paid time off days toward payments against student debt. Employees across four generations participated in the program, saving 423 participants \$625,201 in principal and estimated interest payments.

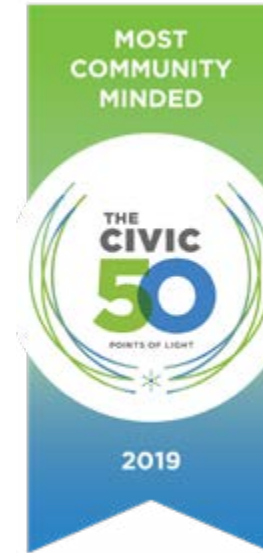
Family planning benefits

Adoption is an important avenue to consider for people growing their families, but it can be expensive. Offering financial support to employees expanding their families is another way we can help working parents thrive. Starting in 2019, employees who adopt a child can receive a one-time benefit of \$25,000. This matches what we provide for infertility support, too. And the company also introduced six weeks of paid parental leave for new parents — for both moms and dads — after the birth, adoption or foster of a child.



Awards

- **2019 Civic 50 Honoree from Points of Light**
- **2019 Bloomberg Gender Equality Index**
- 2019 America's Best Employers for Women by Forbes
- 2019 Honored by the Women's Forum of New York for 30% of Board positions held by women
- **2019 Best Place to Work for LGBTQ Equality by the Human Rights Campaign**
- **2019 Gold level recognition from the National Business Group on Health (NBGH) as a Best Employer: Excellence in Health & Wellbeing**
- 2019 Excellence in Health & Wellbeing by the National Business Group on Health
- 2018 Disability Equality Index Best Places to Work
- Recognized by Plan Sponsor as a Best In Class 401(k) plan sponsor
- Recognized by Pensions and Investments and the DCIIA for Excellence and Innovation





When we thrive, so do our stakeholders

RESPONSIBLE BUSINESS

Making the right decisions

Unum's investment decisions on our \$46 billion portfolio represent a significant component of our corporate responsibility footprint. Intensive research, disciplined processes and focused portfolio construction are foundational to our commitment to reliable investing. The Risk and Finance Committee of our Board of Directors has oversight of our investment activities and reviews and approves our investment policies annually.



Responsible investment decisions

Our investment philosophy is to deliver consistent long-term returns while keeping risks at appropriate levels so we can deliver on our promises to policyholders and stakeholders. We strive to be responsible stewards of our assets within a framework of strong governance and transparency.

INTEGRATING ESG FACTORS

As part of this effort, we're working to further integrate ESG factors into all investment decisions. Our research analysts have a strong understanding of the companies in which we invest and consider all relevant factors that contribute to informed investment decisions.

As long-term investors, we look at ESG components and include them in our assessment of an investment's key strengths and key risks:



- We recognize the importance of ESG issues to all our stakeholders.
- We incorporate relevant factors, including those considered to be environmental, social and governance factors, into our analysis of the long-term performance outlook of a company and the value of its securities.
- We're working to enhance the systematic integration and understanding of ESG factors in our investment processes.
- We've begun a comprehensive review of our overall ESG evaluation efforts to continuously improve our assessments of investment's key strengths and risks.
- We believe in prudent risk management and diversification to limit our exposure to market risks. Our investment policies are designed to limit exposures to companies, sectors, asset classes and geographies to protect against idiosyncratic events. We assess these risks using portfolio modeling and stress testing.

Privacy and data security

We're committed to protecting the confidentiality of any personal information our customers provide. Unum has an integrated privacy and security approach that includes a robust Information Security Program. Key components of our program include:

POLICIES AND RISK MANAGEMENT

Our comprehensive Information Security Program is based on international regulatory requirements and industry best practices that consist of policies, standards and guidelines are available to all our employees

INFORMATION AND DATA PROTECTION

Unum's integrated information security and privacy approach ensures any relevant issues are thoroughly addressed in a timely manner.

NETWORK SECURITY

Networks are managed and controlled to protect information within our environment. We take a multi-layered approach to data security ensuring layers of security throughout our computing environment, which limits access to sensitive systems and data.

THREAT INTELLIGENCE

We engage other businesses, the data intelligence community and industry organizations to share information about cyber threats.

ACCESS MANAGEMENT

Identity and access management ensures users are only assigned the minimum privileges necessary to complete required tasks. Access is reviewed routinely and modified as needed.

CHANGE MANAGEMENT

Unum uses automated processes to help ensure any changes to our computing environment are authorized, tested and approved before implementation.

ONGOING EFFECTIVENESS

Unum continues to perform evaluations internally and through leading consulting firms to test our business processes, applications and technical controls.

BUSINESS RESILIENCY

Unum takes many precautions to minimize the potential for a computer system outage and to ensure critical business systems are seamlessly available to support its customers. Routine testing is performed to validate our resiliency.

REGULATORY INFORMATION

Unum is highly regulated by a variety of state, federal and international entities, and subject by law to periodic examinations by state and federal insurance regulators in which business is conducted.

EMPLOYEE AWARENESS

Unum employees and contractors are required to regularly complete Information Security and Privacy awareness training covering topics contained within our Information Security policies as well as common threats such as Social Engineering and Phishing.

Unum's governance structure includes a Chief Information Security Officer and a Chief Privacy Officer who establish and oversee policies and procedures to protect the privacy and security of the data we hold. We back up this commitment with several key policies, including Internet and Offline Privacy Notice and Policy, Gramm Leach Bliley Privacy Notice, HIPAA Compliance, and Privacy and Information Protection.

To learn more about how we protect our customers' privacy, please see our [Privacy webpage](#).

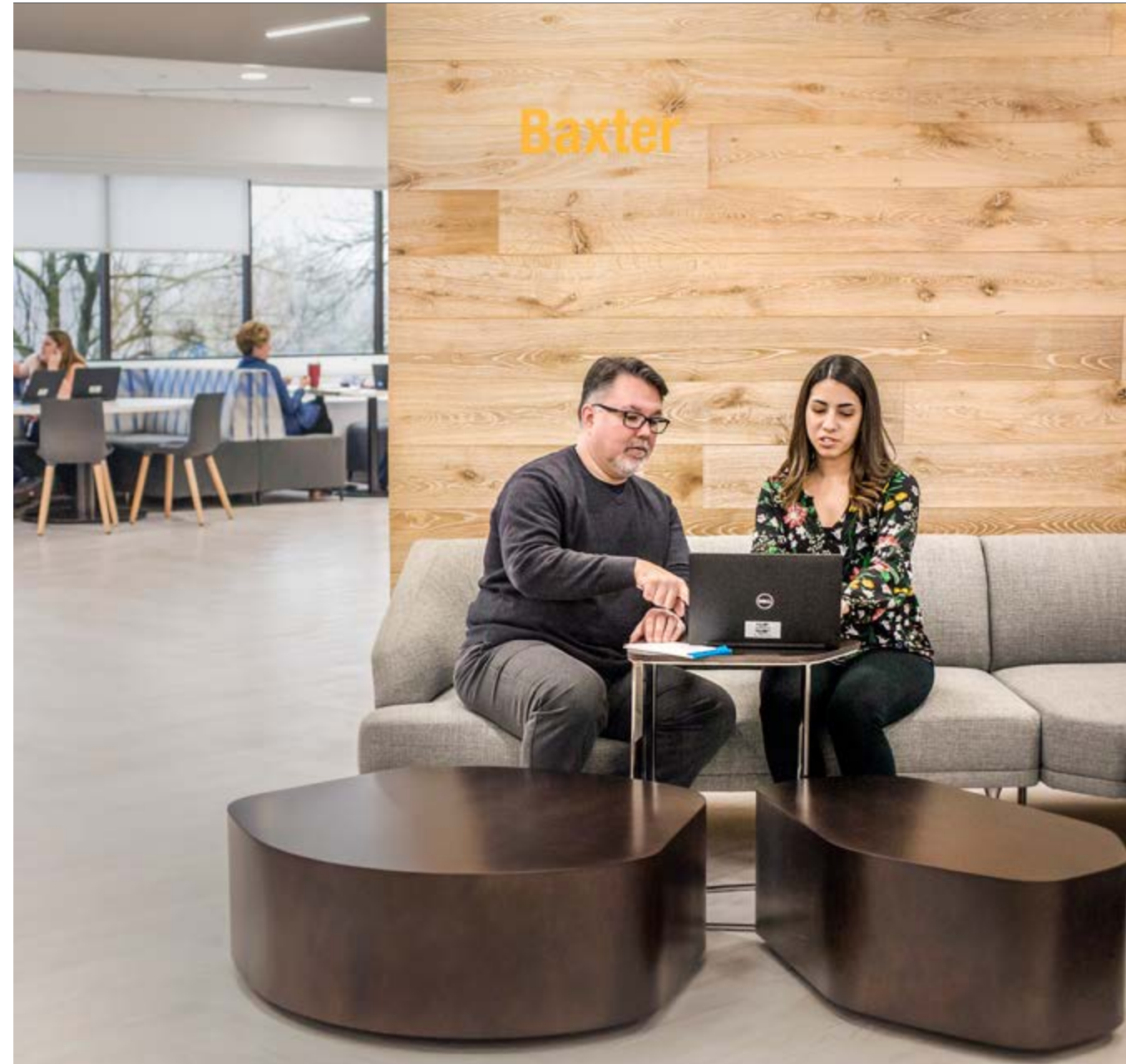
Public advocacy

We're committed to working with government to build strong partnerships that offer innovative solutions, and to ensure valuable financial protection remains widely accessible and affordable. We strive to create positive change every day for our customers and communities, including by raising public awareness of the need for financial protection benefits.

Many employees in the U.S. and U.K. still lack access to affordable financial protection benefits that help them face the unexpected challenges of illness or injury. Every dollar employers spend offering these benefits significantly reduces the need for government-funded support and the burden on taxpayers.

We're committed to partnering with policymakers and public and private institutions in both countries to find ways to help more people gain access to this critical protection. At the same time, we're dedicated to responsibility with transparency and political accountability. The positions disclosed in our policy statement form the basis of all political spending decisions.

Read our [Public Policy](#).



Responsible purchasing and sourcing

In 2019, we refreshed our [Supplier Code of Conduct](#), which establishes company standards that include ethical business practices and regulatory compliance. Suppliers must adhere to this Code of Conduct while conducting business with or on behalf of Unum. Additionally, in keeping with our commitment to become the most inclusive, diverse, and welcoming company in the area of employee benefits and beyond, we seek to work with suppliers who retain and develop highly qualified, diverse and dedicated individuals at all levels of their organization.





Caring for the planet so all can thrive

ENVIRONMENTAL



At Unum, we're committed to helping protect the valuable resources we all depend on to support quality of life for everyone. We do that by striving to effectively manage and reduce our impact on the environment.

Caring for the world around us

We're committed to helping protect the valuable resources we all depend on to support quality of life for everyone. And, because many of our people share a personal commitment to conserving resources and protecting our environment, we look for ways to get employees involved. For example, over the past three years, nearly 900 employees from our Chattanooga campus have volunteered more than 6,100 hours to improve a swath of land on the side of Lookout Mountain that was overgrown with invasive plants and filled with decades-worth of trash and debris.

The 50-acre site is managed by the Lookout Mountain Conservancy, an organization created to protect Lookout Mountain's scenic, historic and ecological resources and to use conservation as a tool to provide environmental education and leadership training for middle and high school students.

An army of Unum employees, local students and other volunteers have transformed the park into a beautiful place for people to enjoy. In the process, they removed more than 900 tires, built a trail system, created a 27-boulder bouldering park, reclaimed hillsides from invasive plants and restored other areas with native grasses. They also helped create a labyrinth and built bird houses and bee hotels.

And while the measurable impact of Unum's involvement is impressive, the work has had an immeasurable impact on our employees as well: They were part of something bigger than themselves, built a special place for others to enjoy and established a sense of pride, belonging and purpose.



Reducing carbon emissions and electricity usage

Climate change is a serious challenge for the world and will have impacts on our business. While we continue to assess the exact implications of various climate change scenarios on our operations, we've made significant strides in several areas to measure our impact and improve efficiencies to reduce our carbon footprint. Our largest direct impact is the energy used to power our facilities. Along with an evolving energy management program, Unum is committed to reducing its carbon footprint by improving its energy efficiency. In 2019, we upgraded lighting controls, and existing building automation controls for HVAC equipment to increase energy efficiency. We aim to reduce our carbon footprint by 3% per year, and we are proud to say we surpassed this in 2019.

Our greenhouse emissions are calculated in line with the standard GHG reporting protocol and [audited by a third party](#). This year, we improved our reporting of emissions from employee commuting and emissions from international facilities. We adjusted our 2018 reporting to reflect these improvements. You can learn more about our approach to reducing our climate impact within our [Carbon Disclosure Project](#) reporting.

GREENHOUSE GAS EMISSIONS

	U.S.		International		Total	
	2018	2019	2018	2019	2018	2019
Scope 1 emissions (metric tons CO ₂ e)	7,526	6,493	193	193	7,719	6,686
Scope 2 emissions (metric tons CO ₂ e)	21,379	19,299	1,043	1,043	22,422	20,342
Scope 3 emissions (metric tons CO ₂ e)	33,832	33,490	–	–	33,832	33,490
Total emissions (metric tons CO ₂ e)	62,737	59,282	1,235	1,235	63,972	60,518
Emissions per employee (CO ₂ e per person)	–	–	–	–	5.78	5.47
% emissions reduction since 2018	–	–	–	–	–	-5.4%

Waste

In 2019, we introduced a multimillion-dollar Workplace Strategy program to develop collaborative spaces while helping us minimize our impact on the environment. Efficiency features include lighting control systems that use motion sensors and daylight harvesting, touch-free faucets and flush valves to reduce water consumption, and more than 18,000 new LED lights resulting in a projected annual savings of two million kilowatt hours per year.

Our Workplace Strategy program also reflects our “waste less, recycle more” approach to minimizing waste by providing centralized waste and recycling stations that make it as easy as possible for our employees to reduce waste and recycle properly. This table shows waste production and recycling in our U.S. and international offices from 2018 to 2019. Our waste was higher in 2019 than 2018 due to the impact of implementing our Workplace Strategy program. We’re continuously evaluating our programs to look for more effective ways to reduce waste and increase recycling.

WASTE REDUCTION AND RECYCLING

		U.S.		International		Total	
	2018	2019	2018	2019	2018	2019	
Total waste produced in facilities (Metric tonnes)	1,288	1,420	232	232	1,520	1,652	
Total amount recycled (Metric tonnes)	592	522	–	–	592	522	
% change in total waste produced since 2018	–	–	–	–	–	8.7%	

Water

Recognizing water is a limited resource, we've made conserving a key part of our water usage strategy and emphasize sustainable management of the water we use. Because most of our water consumption comes from employee activity and our facilities, we're focused on improving monitoring systems, setting meaningful goals and improving our overall water efficiency. In 2019, we remodeled restroom facilities to ensure we're using water-efficient fixtures. This table compares water use from 2018 to 2019 in our U.S. and international locations.

WATER USE

		U.S.		International		Total	
	2018	2019	2018	2019	2018	2019	
Total water use (kgal)	51,932	51,817	5,411	5,411	57,343	57,228	
% water reduction since 2018	–	–	–	–	–	-0.2%	

About this report

We use our Environmental, Social and Governance Report to share how we measure and manage the impact our company has on our customers, communities and environment. It also highlights how we're creating a workplace where each employee is valued and respected.

This report covers 2019 calendar year results and includes data collected from January 1 to December 31, 2019. Some data has been rounded. Monetary figures are in U.S. dollars unless otherwise noted. For information concerning the current calendar year, please refer to the company's latest quarterly reports and other filings with the SEC. These documents are available online at investors.unum.com.

Information in this report has been reviewed by the Governance Committee of the Unum Group Board of Directors and reflects the company's operations and facilities in the U.S., U.K., Poland, and Ireland for which Unum holds the majority financial stake.

For more information regarding the contents of this report, contact Unum's Corporate Communications department at corpcomm@unum.com.

Forward-looking statements Certain information in this report constitutes "forward-looking statements" within the meaning of the Private Securities Litigation Reform Act of 1995. Forward-looking statements are those not based on historical information, but rather relate to our outlook, future operations, strategies, financial results, or other developments and speak only as of the date made. These statements may be made directly in this report or may be made part of this report by reference to other documents filed by us with the SEC, a practice which is known as "incorporation by reference." You can find many of these statements by looking for words such as "will," "may," "should," "could," "believes," "expects," "anticipates," "estimates," "plans," "assumes," "intends," "projects," "goals," "objectives," or similar expressions in this report or in documents incorporated herein. Forward-looking statements are not guarantees of future results and are subject to numerous assumptions, risks, and uncertainties, many of which are beyond our control. The following factors, in addition to other factors mentioned from time to time, may cause actual results to differ materially from those contemplated by the forward-looking statements: (1) major public health issues, including the COVID-19 pandemic; (2) sustained periods of low interest rates; (3) fluctuation in insurance reserve liabilities and claim payments due to changes in claim incidence, recovery rates, mortality and morbidity rates, and policy benefit offsets; (4) unfavorable economic or business conditions, both domestic and foreign, that may result in decreases in sales, premiums, or persistency, as well as unfavorable claims activity; (5) changes in, or interpretations or enforcement of, laws and regulations; (6) a cyber attack or other security breach could result in the unauthorized acquisition of confidential data; (7) the failure of our business recovery and incident management processes to resume our business operations in the event of a natural catastrophe, cyber attack, or other event; (8) the failure of our business recovery and incident management processes to resume our business operations in the event of a natural catastrophe, cyber attack, or other event; (9) investment results, including, but not limited to, changes in interest rates, defaults, changes in credit spreads, impairments, and the lack of appropriate investments in the market which can be acquired to match our liabilities; (10) increased competition from other insurers and financial services companies due to industry consolidation, new entrants to our markets, or other factors; (11) changes in our financial strength and credit ratings; (12) our ability to develop digital capabilities or execute on our technology systems upgrades or replacements; (13) actual experience in the broad array of our products that deviates from our assumptions used in pricing, underwriting, and reserving; (14) availability of reinsurance in the market and the ability of our reinsurers to meet their obligations to us; (15) ability to generate sufficient internal liquidity and/or obtain external financing; (16) damage to our reputation due to, among other factors, regulatory investigations, legal proceedings, external events, and/or inadequate or failed internal controls and procedures; (17) effectiveness of our risk management program; (18) contingencies and the level and results of litigation; (19) ineffectiveness of our derivatives hedging programs due to changes in the economic environment, counterparty risk, ratings downgrades, capital market volatility, changes in interest rates, and/or regulation; (20) fluctuation in foreign currency exchange rates; and (21) recoverability and/or realization of the carrying value of our intangible assets, long-lived assets, and deferred tax assets.

For further discussion of risks and uncertainties which could cause actual results to differ from those contained in the forward-looking statements, see Part I, Item 1A "Risk Factors" of our Annual Report on Form 10-K for the year ended December 31, 2019, and our subsequently filed Quarterly Reports on Form 10-Q. The forward-looking statements in this report are being made only as of the date of this report, and we expressly disclaim any obligation to update or revise any forward-looking statement contained in this report, even if made available on our website or otherwise.

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GREENHOUSE GAS EMISSION STATEMENT OF ASSURANCE

WSP has conducted an independent third party review of Unum Group's (Unum) 2019 greenhouse gas (GHG) and water inventories with the intention of providing limited assurance of their accuracy and completeness. Given that there are no verification standards specific to water, principles of GHG verification were adapted and applied. The scope of the review includes all water sources, all Scope 1 and Scope 2 emission sources, and Scope 3 emissions from business travel and employee commuting. The GHG and water inventories apply to all owned and leased facilities under Unum's operational control.

WSP provided a "Review Findings" report for the GHG and water inventories to Unum which lists in detail the specific review tasks completed and areas which have been flagged for clarification or improvement. Unum has addressed all requests for clarification and has completed all necessary corrective actions. The details of the scope of this assurance review can be found in Table 1.

ASSURANCE FINDING

Based on these review processes and procedures, WSP has no evidence that Unum's 2019 GHG and water inventories are not materially correct, are not a fair representation of the corresponding data and information, or have not been prepared in accordance with the Greenhouse Gas Protocol.

PROFESSIONAL CONDUCT

WSP has conducted this limited assurance review in its capacity as an independent third party in accordance with the ISO 14065 International Standard, Greenhouse gases — Requirements for greenhouse gas validation and verification bodies for use in accreditation or other forms of recognition. ISO 14065 specifies the principles and requirements employed by WSP to make this assertion. WSP has not contributed to the compilation of Unum's 2019 GHG or water inventories and members of the Assurance Team are not working with Unum's 2019 GHG or water inventories beyond what is required of this assignment.

Sincerely,



Eric Christensen
Project Director
WSP



Brennen Walsh
Lead Reviewer
WSP

Assurance Parameter		Specification
GHG Calculation and Reporting Protocol	GHG	The Greenhouse Gas Protocol: A Corporate Accounting and Reporting Standard (Revised Edition)
	Water	Guidance adapted for water from: The Greenhouse Gas Protocol: A Corporate Accounting and Reporting Standard (Revised Edition)
Verification Standard	GHG	ISO 14064-3
	Water	Verification guidance adapted for water from: ISO 14064-3
Level of Assurance	GHG and Water	Limited
Organizational Boundary	GHG and Water	Operational control
Geography	GHG and Water	Global operations
Inventory Period and Emissions Covered	GHG and Water	January 1, 2019 to December 31, 2019
Scope 1	GHG	6,686 metric tons CO ₂ e ¹
Scope 2 Location-Based	GHG	20,342 metric tons CO ₂ e (all Scope 2 sources)
Scope 2 Market-Based	GHG	20,342 metric tons CO ₂ e (all Scope 2 sources)
Scope 3	GHG	Category 6 Business Travel: 5,631 metric tons CO ₂ e ² Category 7 Employee Commuting: 27,859 metric tons CO ₂ e
Water	Water	57,227,740 gallons
Supporting Documents Reviewed	GHG and Water	GHG Inventory Management Plan Emissions calculation spreadsheets Water data aggregation spreadsheets Energy and water purchasing data Business travel emissions calculations Employee commuting emissions calculations
Date Review Complete		May 7, 2020

¹ Scope 1 fugitive emissions from refrigerants are not included.

² Business travel emissions include commercial air travel and rental cars.

³ Waste includes total mass diverted from landfill disposal.

SASB index

Disclosures are influenced by Sustainability Accounting Standards Board's Insurance Sustainability Accounting Standard (SASB). This report covers 2019 calendar year results and includes data collected from January 1 to December 31, 2019. For information concerning the current calendar year, please refer to the company's latest quarterly reports and other filings with the SEC. These documents are available online at investors.unum.com.

Topic	SASB Accounting Metric	Code	Response
Transparent Information & Fair Advice for Customers	Total amount of monetary losses as a result of legal proceedings associated with marketing and communication of insurance product related information to new and returning customers	FN-IN-270a.1	Unum discloses all material legal proceedings in accordance with the Securities and Exchange Commission (SEC) requirements. Please see the Commitments and Contingent Liabilities footnotes in Unum's Form 10-K for the year-ended December 31, 2019 ("10-K").
	Complaints-to-claims ratio	FN-IN-270a.2	Unum does not disclose this.
	Customer retention rate	FN-IN-270a.3	Unum does not disclose this.
	Description of approach to informing customers about products	FN-IN-270a.4	We offer group, individual, voluntary, and dental and vision products as well as provide certain fee-based services. These products and services, which can be sold stand-alone or combined with other coverages, help employers of all sizes attract and retain a stronger workforce while protecting the incomes and livelihood of their employees. We believe employer-sponsored benefits are the most effective way to provide workers with access to information and options to protect their financial stability. Working people and their families, particularly those at lower and middle incomes, are perhaps the most vulnerable in today's economy yet are often overlooked by many providers of financial services and products. For many of these people, employer-sponsored benefits are the primary defense against the potentially catastrophic fallout of death, illness, or injury.

Topic	SASB Accounting Metric	Code	Response
Incorporation of Environmental, Social, and Governance Factors in Investment Management	Total invested assets, by industry and asset class	FN-IN-410a.1	<p>Unum discloses information about total invested assets within the company's 10-K.</p> <p>For information on stock and bond investments, see Part II, Item 8, Note 4 in the 10-K (page 136).</p> <p>At December 31, 2019, our open derivatives were primarily foreign exchange interest rate swaps, which are used to hedge the currency risk of certain foreign currency-denominated fixed maturity securities owned for portfolio diversification. Under these swap agreements, we agree to pay, at specified intervals, fixed rate foreign currency denominated principal and interest payments in exchange for fixed rate payments in the functional currency of the operating segment. The total fair value of these derivative instruments at December 31, 2019 was \$(7.1) million.</p> <p>For information on mortgage loans on real estate, see Part II, Item 8, Note 4 in the 10-K (page 141).</p> <p>Our real estate balance as of December 31, 2019 is \$90.5 million, or 0.16% of total invested assets, thus it is deemed immaterial. See Part II, Item 7, MD&A, Investments in the 10-K (page 78).</p> <p>For information on our exposure to industries by monetary amount, see Part II, Item 7, MD&A, Investments in the 10-K (page 78).</p> <p>For information on our exposure by credit quality, see Part II, Item 8, Note 4 in the 10-K (page 137).</p>
	Description of approach to incorporation of environmental, social, and governance (ESG) factors in investment management processes and strategies	FN-IN-410a.2	Please refer to pages 30-31 of this report.
	Net premiums written related to energy efficiency and low carbon technology	FN-IN-410b.1	This topic is not relevant for Unum.

Topic	SASB Accounting Metric	Code	Response
Policies Designed to Incentivize Responsible Behavior	Discussion of products and/or product features that incentivize health, safety, and/or environmentally responsible actions and/or behaviors	FN-IN-410b.2	<p>See pages 38-40 for information on Unum’s work to reduce emissions from an operational perspective.</p> <p>Unum’s core products offer financial safety, through disability, accident, critical illness, dental and vision insurance. Unum also offers several products and services that are designed to incentivize health and safety, such as:</p> <p>Work-life Balance Employee Assistance Program Unum’s work-life balance EAP can help employees prepare for the unpredictable — and keep small struggles from turning into major issues¹. With this program, they can receive guidance and support for issues that take their attention away from your business. And that means they can be more productive, both at work and at home.</p> <p>Emergency travel assistance Even the most thorough itinerary can’t prevent lost medication, accidents or sudden illnesses. So help your employees prepare — with Unum’s worldwide emergency travel assistance². This service is available 24/7 to employees when they travel 100 or more miles away from home, whether for work or pleasure.</p> <p>HR®/BenefitsAnswersNow™ Plan administrators and managers have a responsibility to stay current on employment laws and insurance guidelines. HR/BenefitsAnswersNow³ puts all the answers you need in one place. These two constantly updated online libraries contain HR compliance and benefits information.</p> <p>Coverage of routine examinations and preventive testing Annual benefit for routine examinations or other preventive testing encourages responsible health management. This is only available in select states.</p> <p>Return to Work and Stay at Work programs Unum’s Vocational Rehabilitation Consultants (VRC) and Certified Disability Management Specialist (CDMS) helps clients determine eligibility for a Rehabilitation and Return to Work Assistance program. These personalized services include activities such as resume preparation and job development. Unum’s VRCs and CDMSs can also help clients develop an individualized return-to-work plan that may include coordinating services with employers or exploring adaptive equipment and job accommodations that allow clients to work. Unum also offers occupational exploration services, to help clients get back to a productive lifestyle, in a career that matches up with capabilities.</p> <p>Paid leave benefit Our Paid Leave benefit is offered in select states and provides wage replacement when individuals need to stop working for items such as child bonding, care for a loved one and one’s own health issues.</p> <p><small>1 The Work-life balance employee assistance program, provided by LifeWorks, is available with select Unum insurance offerings. Terms and availability of service are subject to change. Service provider does not provide legal advice; please consult your attorney for guidance. Services are not valid after coverage terminates.</small></p> <p><small>2 Worldwide emergency travel assistance services, provided by Assist America, Inc., are available with select Unum insurance offerings. Terms and availability of service are subject to change and prior notification requirements. Services are not valid after coverage terminates.</small></p> <p><small>3 HRAnswersNow® and BenefitAnswersNow™, provided by CCH, are available with select Unum insurance offerings. Terms and availability of service are subject to change. Service provider does not provide legal advice; please consult your attorney for guidance. Services are not valid after coverage terminates.</small></p>

Topic	SASB Accounting Metric	Code	Response
Environmental Risk Exposure	Probable Maximum Loss (PML) of insured products from weather-related natural catastrophes	FN-IN-450a.1	This topic is not relevant for Unum.
	Total amount of monetary losses attributable to insurance payouts from (1) modeled natural catastrophes and (2) non-modeled natural catastrophes, by type of event and geographic segment (net and gross of reinsurance)	FN-IN-450a.2	This topic is not relevant for Unum.
	Description of approach to incorporation of environmental risks into (1) the underwriting process for individual contracts and (2) the management of firm-level risks and capital adequacy	FN-IN-450a.3	Unum identifies and assesses the financial impact and probability of risks, including climate change, natural disasters, epidemics and related risks. We consider these risks as part of our economic capital calculation, and we utilize stress testing and scenario analysis for risk management and to shape our business, financial, and strategic planning activities. These are key components of our risk appetite framework and play an important role in monitoring, assessing, managing, and mitigating our primary risk exposures. We also incorporate environmental risks into our group underwriting process by setting concentration thresholds related to several factors, including natural disaster risks.
Systemic Risk Management	Exposure to derivative instruments by category: (1) total potential exposure to noncentrally cleared derivatives, (2) total fair value of acceptable collateral posted with the Central Clearinghouse, and (3) total potential exposure to centrally cleared derivatives	FN-IN-550a.1	For information, please refer to Unum's 10-K, including Risk Factors contained in Item 1A; "Critical Accounting Estimates" and the discussion of investments in "Management's Discussion and Analysis of Financial Condition and Results of Operations" contained in Item 7; "Quantitative and Qualitative Disclosures About Market Risk" in Item 7A; and Notes 1, 2, 3, and 4 of the "Notes to Consolidated Financial Statements" contained in Item 8 for information on our investments and derivative financial instruments.
	Total fair value of securities lending collateral assets	FN-IN-550a.2	For information, see Part II, Item 8, Note 3 in the 10-K (page 143).
	Description of approach to managing capital and liquidity-related risks associated with systemic non-insurance activities	FN-IN-550a.3	Our products have minimal disintermediation risk and we generally hold excess capital at the holding company to meet unexpected events or liquidity needs. We have minimal exposure to systemic non-insurance activities, such as repo or securities lending. We had no repurchase agreements outstanding at December 31, 2019, nor did we utilize any repurchase agreements during 2019. As of December 31, 2019, we did not hold cash collateral from securities lending agreements, and we had \$186.5 million of off-balance sheet securities lending agreements which were collateralized by securities that we were neither permitted to sell nor control. Generally, our reinvestment guidelines are very conservative, primarily the 7-day gap restriction, which limits the size of our securities lending program.
Activity metric	Number of policies in force, by segment: (1) property and casualty, (2) life, (3) assumed reinsurance	FN-IN-000.A	Unum covers approximately 39 million lives worldwide through disability, life, accident, critical illness, dental and vision policies.

GRI index

This report has been prepared in accordance with the GRI standards: Core option.

Disclosure	Response
General Disclosures	
Organizational profile	
102-1	Name of the organization Unum Group
102-2	Activities, brands, products, and services See the "About Unum" section on page 4 of this report.
102-3	Location of headquarters 1 Fountain Square Chattanooga, TN United States 37402
102-4	Location of operations Unum has over 130 office locations across four countries.
102-5	Ownership and legal form Unum is publicly listed on the NYSE as UNM.
102-7	Scale of the organization Unum has over 11,000 employees. Business highlights can be found on page 47 of our 2020 proxy statement
102-8	Information on employees and other workers See the "Employee engagement" section on pages 20-27 of this report.
102-9	Supply chain N/A
102-10	Significant changes to the organization and its supply chain There have been no significant changes during the reporting period.
102-11	Precautionary Principle or approach Unum has a comprehensive approach to managing risks, but has not formally adopted the 'precautionary principle.' See "Risk Management" section on page 9 of this report.
102-12	External initiatives See the "Communities" section on pages 15-18 of this report.
102-13	Membership of associations See our Public Policy Website .
Strategy	
102-14	Statement from senior decision-maker See the "CEO letter" on page 3 of this report.
Ethics and integrity	
102-16	Values, principles, standards, and norms of behavior See the "A culture of integrity" section on page 11 of this report.
102-17	Mechanisms for advice and concerns about ethics See the "Whistleblower program" section on page 12 of this report.

Disclosure		Response
Governance		
102-18	Governance structure	See the "Our leadership" section on page 6 of this report.
Stakeholder Engagement		
102-40	List of stakeholder groups	See the "Stakeholder engagement" section on page 8 of this report.
102-41	Collective bargaining agreements	Unum does not report on collective bargaining because we consider the terms (i.e., wages) to be confidential.
102-42	Identifying and selecting stakeholders	Our recent materiality assessment drew feedback from internal and external stakeholders, including investors, clients, employees, and non-governmental organizations.
102-43	Approach to stakeholder engagement	See the "Stakeholder engagement" section on page 8 of this report.
Reporting practice		
102-44	Key topics and concerns raised	See the "Materiality" section on page 10 of this report.
102-45	Entities included in the consolidated financial statements	See Unum's Form 10-K filing.
102-46	Defining report content and topic Boundaries	See the "Materiality" section on page 10 of this report.
102-47	List of material topics	See the "Materiality" section on page 10 of this report.
102-48	Restatements of information	Unum has not restated any information.
102-49	Changes in reporting	There were no significant changes in scope or boundary during the reporting period.
102-50	Reporting period	This report covers 2019 calendar year results and includes data collected from January 1 to December 31, 2019.
102-51	Date of most recent report	Our last report was published in 2018.
102-52	Reporting cycle	We report on our sustainability progress annually.
102-53	Contact point for questions regarding the report	To contact Unum in relation to our sustainability efforts or this GRI Index, email us at corpcomm@unum.com .
102-54	Claims of reporting in accordance with the GRI Standards	Unum is reporting in accordance with the GRI Standards.
102-55	GRI content index	See the "GRI Index" section on page 44 of this report.
102-56	External assurance	See the "Statement of Assurance" section on page 42 of this report.

GRI Standard Disclosures

Economic standards

Material topic: Governance, compliance, and ethics

103-1	Explanation of the material topic and its Boundary	See the "Our leadership" section on page 6 of this report.
103-2	The management approach and its components	See the "Our leadership" section on page 6 of this report.
103-3	Evaluation of the management approach	See the "Our leadership" section on page 6 of this report.

Disclosure		Response
Environmental Standards		
Material topic: Facility environmental management		
103-1	Explanation of the material topic and its Boundary	See the "Reducing carbon emissions and electricity usage", "Waste", and "Water" sections on pages 38 - 40 of this report.
103-2	The management approach and its components	See the "Reducing carbon emissions and electricity usage", "Waste", and "Water" sections on pages 38 - 40 of this report.
103-3	Evaluation of the management approach	See the "Reducing carbon emissions and electricity usage", "Waste", and "Water" sections on pages 38 - 40 of this report.
303-3	Water withdrawal	See the "Reducing carbon emissions and electricity usage", "Waste", and "Water" sections on pages 38 - 40 of this report.
Material topic: GHG emissions		
103-1	Explanation of the material topic and its Boundary	See the "Reducing carbon emissions and electricity usage" section on page 38 of this report.
103-2	The management approach and its components	See the "Reducing carbon emissions and electricity usage" section on page 38 of this report.
103-3	Evaluation of the management approach	See the "Reducing carbon emissions and electricity usage" section on page 38 of this report.
305-1	Direct (Scope 1) GHG emissions	See the "Reducing carbon emissions and electricity usage" section on page 38 of this report.
305-2	Energy indirect (Scope 2) GHG emissions	See the "Reducing carbon emissions and electricity usage" section on page 38 of this report.
305-3	Other indirect (Scope 3) GHG emissions	See the "Reducing carbon emissions and electricity usage" section on page 38 of this report.
305-4	GHG emissions intensity	See the "Reducing carbon emissions and electricity usage" section on page 38 of this report.
305-5	Reduction of GHG emissions	See the "Reducing carbon emissions and electricity usage" section on page 38 of this report.
Social Standards		
Material topic: Employee attraction, retention, and development		
103-1	Explanation of the material topic and its Boundary	See the "Employee engagement" section on page 20 of this report.
103-2	The management approach and its components	See the "Employee engagement" section on page 20 of this report.
103-3	Evaluation of the management approach	See the "Employee engagement" section on page 20 of this report.
Material topic: Inclusion and diversity		
103-1	Explanation of the material topic and its Boundary	See the "Inclusion and diversity" section on pages 21-23 of this report.
103-2	The management approach and its components	See the "Inclusion and diversity" section on pages 21-23 of this report.
103-3	Evaluation of the management approach	See the "Inclusion and diversity" section on pages 21-23 of this report.
405-1	Diversity of governance bodies and employees	See the "Our leadership" and "Employee engagement" sections on pages 6-7 and 20 of this report.

Disclosure		Response
Material topic: Communities		
103-1	Explanation of the material topic and its Boundary	See the "Helping people and communities thrive" section on pages 14-18 of this report.
103-2	The management approach and its components	See the "Helping people and communities thrive" section on pages 14-18 of this report.
103-3	Evaluation of the management approach	See the "Helping people and communities thrive" section on pages 14-18 of this report.
Material topic: Socially responsible supply chains		
103-1	Explanation of the material topic and its Boundary	See the "Responsible purchasing and sourcing" section on page 34 of this report.
103-2	The management approach and its components	See the "Responsible purchasing and sourcing" section on page 34 of this report.
103-3	Evaluation of the management approach	See the "Responsible purchasing and sourcing" section on page 34 of this report.
Material topic: Cybersecurity & privacy		
103-1	Explanation of the material topic and its Boundary	See the "Privacy and data security" section on page 32 of this report.
103-2	The management approach and its components	See the "Privacy and data security" section on page 32 of this report.
103-3	Evaluation of the management approach	See the "Privacy and data security" section on page 32 of this report.
Material topic: Product social impact		
103-1	Explanation of the material topic and its Boundary	See the "A business for good" section on page 4 of this report.
103-2	The management approach and its components	See the "A business for good" section on page 4 of this report.
103-3	Evaluation of the management approach	See the "A business for good" section on page 4 of this report.
Material topic: Human rights		
103-1	Explanation of the material topic and its Boundary	See the "A culture of integrity" section on pages 11-12 of this report.
103-2	The management approach and its components	See the "A culture of integrity" section on pages 11-12 of this report.
103-3	Evaluation of the management approach	See the "A culture of integrity" section on pages 11-12 of this report.



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