

Impact and Sustainability Report

2023

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OUR PURPOSE

Helping the working world thrive throughout life's moments®



Our approach

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A NOTE FROM Rick McKenney

For more than 175 years, we have remained steadfast in our commitment to being there for others.



The story of Unum Group starts with our purpose of *helping the working world thrive throughout life's moments*.® It's our calling to be the best for our customers, communities and each other.

As an employee benefits leader, millions of people and their families rely on our financial protection benefits during challenging times. And employers big and small look to us as a partner to help their workers thrive. These relationships are built on trust and a solemn promise to be there in time of need.

Our strategy is also shaped by this responsibility and it's why we continue to make significant investments to strengthen our capabilities to serve employers and their employees. Customers rely on our digital platforms to provide easy access to intuitive financial, wellbeing and leave benefits. Businesses leverage our integrated systems to navigate today's leave landscape and support their workers. These and other digital tools allow the expertise and empathy of our people to shine through when complex situations require a more personal touch.

The last few years underscored the social value of what we do when the unexpected happens. We believe everyone should have access to valuable financial protection and leave benefits. That's why we advocate for greater access to these essential benefits through the workplace and encourage lawmakers and business leaders to find ways to help more families thrive.

The same passion and dedication that drives our business also calls us to lift up those around us. We advocate for positive change in the communities our employees call home by supporting efforts to enhance equity, education, wellbeing and sustainability. And as colleagues, we foster a dynamic and inclusive workplace culture by encouraging belonging, diversity of thought and employee growth.

Integrity and responsibility are embedded in our DNA and we're proud to have been recognized by Ethisphere for the fourth consecutive year as one of the World's Most Ethical Companies.® This reflects the trust others place in us and our commitment to prudent governance, sound business practices and the intentional cultivation of our values.

Our employees approach each day as an opportunity to deliver on our promises to all our stakeholders – something I'm confident you'll see reflected throughout this report.

A handwritten signature in blue ink that reads "Rick".

Rick McKenney

President and CEO, Unum Group



About Unum Group

A BUSINESS FOR GOOD

Unum Group helps millions of people gain access to essential disability, life, accident, critical illness, dental and vision benefits and leave services 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.

As a Fortune 500 company, we provide the solutions our customers need with simplicity, empathy and expertise. Our range of solutions include affordable financial protection, enrollment services, claims support, absence management and vocational rehabilitation services.

OUR BRANDS



A market leader in group and individual disability benefits, and one of the largest providers of group life and voluntary workplace benefits in the United States.



A leading provider of group income protection critical illness, life and dental coverages in the United Kingdom.



A leading provider of group and individual life insurance in Poland.



A leading provider of voluntary worksite benefits in the United States.

Key report highlights



Headquarters
Chattanooga, TN



\$12.4 Billion
2023 Total Revenue



Nearly
\$8 Billion
2023 Benefits Paid



Nearly
45 Million

people and their families
with our financial protection
and workplace benefits

SOCIAL

\$14.7 million donated by Unum Group and our employees to local charitable partners, including \$700,000 as part of Unum Group's 175th Anniversary

More than 94,000 volunteer hours in 2023

97% of new hires completed our Inclusion and Diversity training

AWARDS

We have received several awards that showcase our dedication to excellence, including:



GOVERNANCE

Awarded the Compliance Leader Verification Designation by Ethisphere following the assessment of our Compliance and Ethics program

More than \$900 million in environmental, social and governance (ESG) bonds and renewable energy projects

More than \$2 billion in bonds positively impacting areas such as education, healthcare and affordable housing



ENVIRONMENTAL

2.2% reduction in scope 1 & 2 emissions

36% reduction in total waste generated

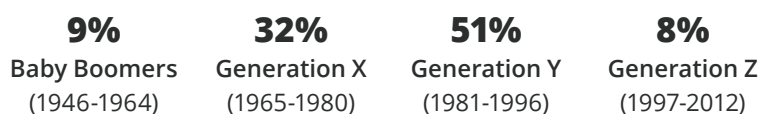


Additional awards on [page 26](#).

Workforce representation

For more than 175 years, Unum Group has been there for the businesses and local communities we help protect. That's not just our profession — it's our purpose. We strive to ensure our workforce is representative of the customers and working world we serve.

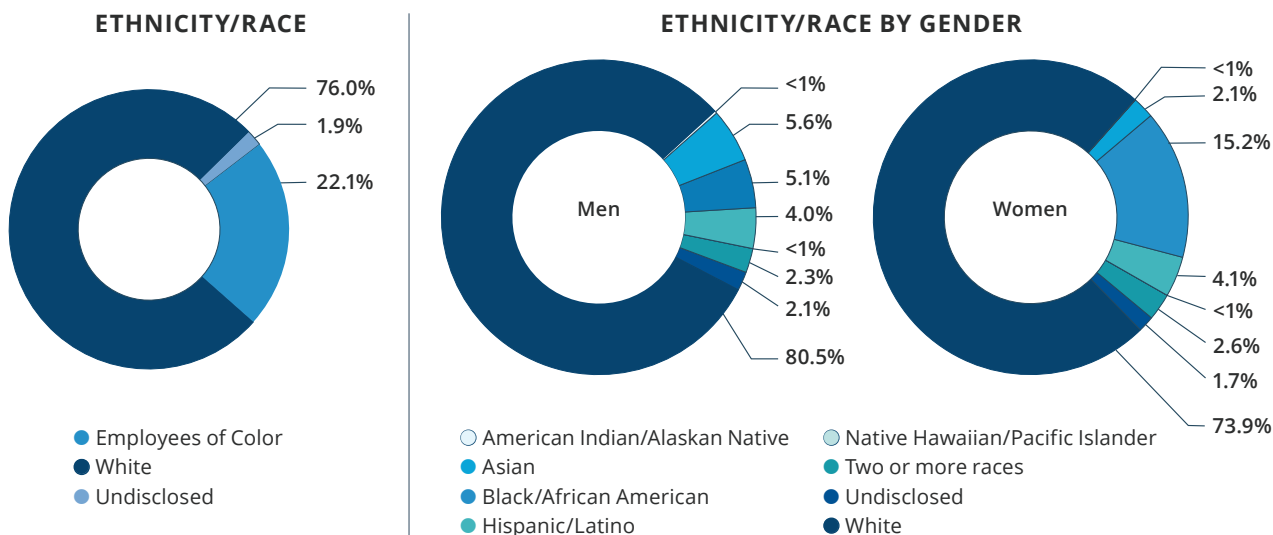
2023 WORKFORCE BY GENERATIONS¹



2023 GENDER WORKFORCE REPRESENTATION^{1,2}



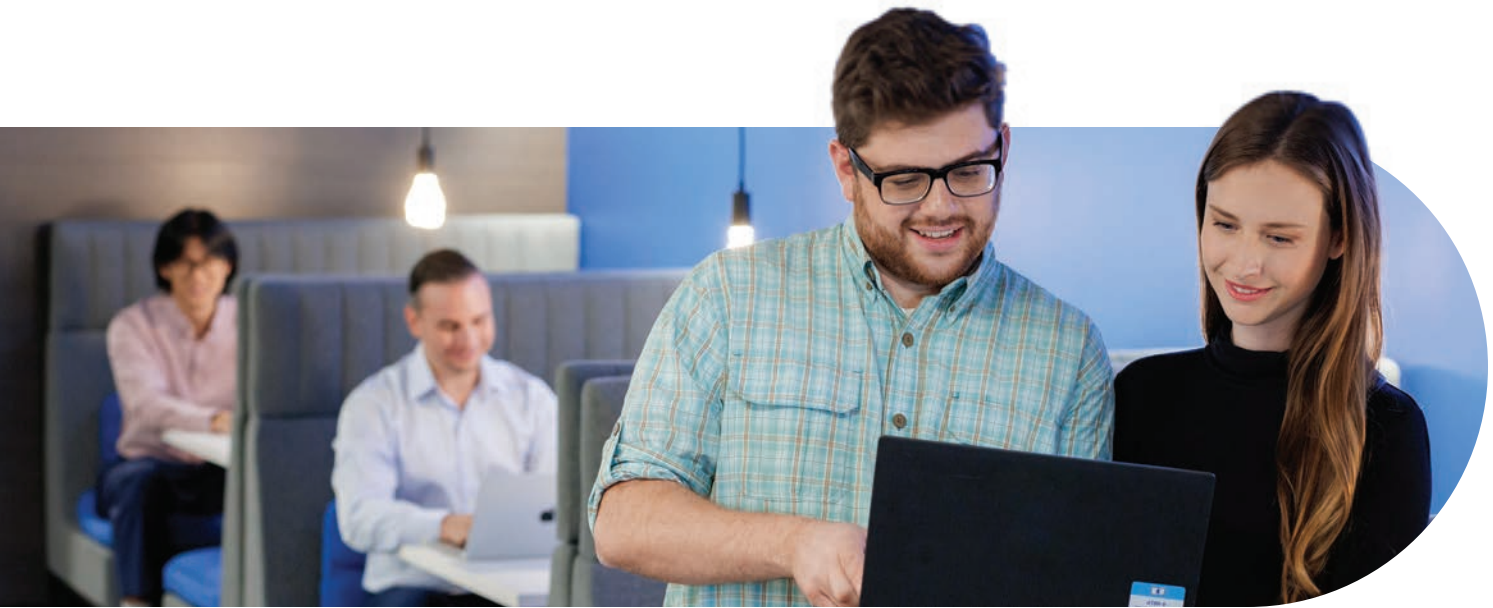
2023 ETHNIC/RACIAL WORKFORCE REPRESENTATION (U.S. ONLY)³



2023 PERCENT OF WORKFORCE BY JOB LEVEL (U.S. ONLY)³

JOB LEVEL	WOMEN (%)	MEN (%)	EMPLOYEES OF COLOR (%)
Individual contributor	70.9	29.1	24.1
Manager/director	59.0	41.0	13.9
Company officer (AVP and above)	40.2	59.8	14.1

1. Unum internal data, 2023 (Data does not include Poland). 2. Gender Representation does not add up to 100% due to the number of employees who choose not to disclose their gender or whose gender is not represented by federal reporting guidelines. 3. Race, ethnicity and gender/ethnicity information is U.S. employee data only. Gender, race and ethnicity are all voluntary self-identified.



Our values

Unum Group is over 10,800 employees strong, helping millions of people gain access to essential benefits through the workplace. We provide employers of all sizes with the comprehensive benefits solutions they need to attract and support the people who keep their businesses growing. Our “We Are Unum” values guide the work we do every day.

WE ASK OUR EMPLOYEES TO 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

AND IN RETURN, WE MAKE SURE THAT OUR EMPLOYEES 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

Corporate strategy

As a leading provider of workplace benefits, we appreciate that market dynamics are continuously evolving. Our recent analysis confirms our markets are largely under-penetrated with strong demand for our products and services and Unum Group's investment in innovation is enabling greater reach, both across and within employer groups.

Our strategy is built on a deep understanding of market and customer needs and our execution ensures the enterprise is maximizing time, effort and spend across a balanced portfolio. Our growth strategy is strongly aligned to the market opportunity and our key constituent groups:



CUSTOMERS

Be a leader in employee benefits, leveraging our competitive advantages, bolstered by key capabilities



SOCIETY

Have a positive societal impact in the places where we live and work



EMPLOYEES

Be a destination for highly engaged employees



SHAREHOLDERS

Deliver leading shareholder return among our peers

We remain focused on delivering the capabilities required to grow our core businesses and we constantly assess the viability of opportunities that may fuel further growth. Through strong execution of these priorities, while managing both operating expenses and risk, we expect to deliver leading shareholder return and win in the market.



Sustainability strategy

Our sustainability strategy supports our corporate strategy and is linked to our purpose and values. It helps us understand risks and opportunities, while aiming to drive long-term success.

Our sustainability strategic framework has three focus areas:



RESPONSIBLE INVESTMENTS

Being in the business of insurance, we recognize that one of our greatest opportunities to influence the world around us is through our investment portfolio. Making responsible investments is key to our long-term strategy, which includes consideration of environmental, social and governance factors. To read more, see pages [48-49](#) of this report.



INCLUSIVE PRODUCTS AND SERVICES

We seek to ensure that the financial security provided by our products and services contribute to more inclusive communities. To read more, see pages [24-26](#) and [37-38](#) of this report.



REDUCE ENVIRONMENTAL IMPACT

Unum Group has an impact on the environment and we recognize the impact that environmental issues, such as climate change, could have on our business. We aim to reduce our environmental impact and prepare for environmental issues. To read more, see pages [56-61](#) of this report.

SUSTAINABILITY GOVERNANCE.

All committees of the Board of Directors have a role in ESG oversight. Committee charters reflect this by clarifying that each committee is responsible for discussing and reviewing ESG matters that are consistent with their charter responsibilities. For example, the Risk and Finance Committee reviews and discusses environmental, social and governance matters such as responsible investments and ESG-related emerging risks, as necessary.

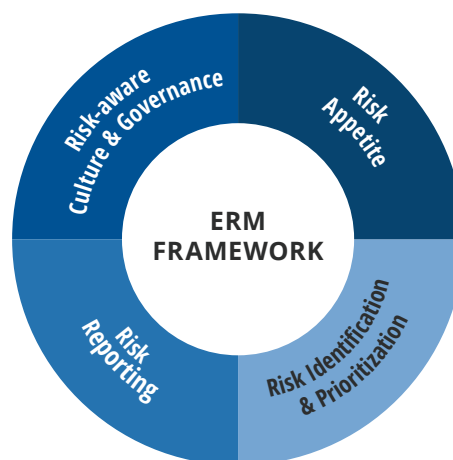
The Governance Committee of the Board of Directors of Unum Group monitors the overall sustainability program. The committee meets quarterly to review progress against the corporate sustainability strategy, including key initiatives, areas of focus and external developments. As appropriate, the committee provides guidance to the full Board, other committees and management concerning environmental, social and governance (ESG) risks and opportunities.

Risk Management

Effectively taking and managing risks is essential to the success of our company.

ENTERPRISE RISK MANAGEMENT FRAMEWORK

To facilitate this effort, we have a formal Enterprise Risk Management (ERM) framework with four key components.



RISK MANAGEMENT AND CONTROLS

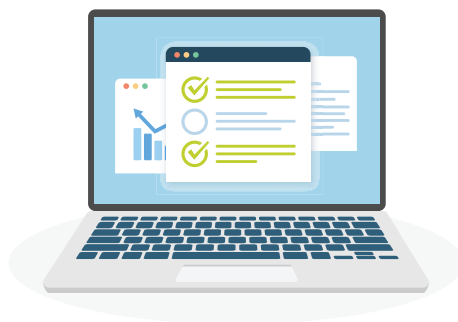
Our ERM framework is the ongoing system of people, processes and tools across our company under which we function consistently and collectively to identify and assess risks and opportunities, to manage all material risks within our risk appetite and to contribute to strategic decision making. With the goal of maximizing shareholder value, the primary objectives of our ERM framework are to support Unum Group in meeting its operational and financial objectives, maintaining liquidity, optimizing capital, protecting franchise value and operational resilience.

We employ a risk management model under which risk-based decisions are made daily on a local level. To achieve long-term success, we believe risk management must be the responsibility of all employees. The individual and collective decisions of our employees play a key role in successfully managing our overall risk profile.

We strive for a culture of integrity, commitment and accountability and we believe these values allow our employees to feel comfortable identifying issues and taking ownership for addressing potential problems.

OUR FRAMEWORK STRIVES TO:

- Identify, assess, monitor, prioritize and report on our risk positions and exposures, including notable events;
- Assess material risks, including how they affect us, how individual risks interrelate and how management addresses these risks;
- Practice strong risk management, including diversification across and within business units and systematic limit monitoring;
- Identify potential risks, such as emerging health issues, capital market changes, urbanization trends or environmental change related impacts on human health and analyze how material future risks might affect our company;
- Fulfill regulatory, rating agency and governance objectives; and
- Maintain our risk appetite policy and report against its tolerance and limits.



2023 ENHANCEMENTS

Throughout the year, we perform scenario tests which stress multiple assumptions and often include historical or hypothetical scenarios to help answer a question. Our scenario testing is designed to assess potential risks over the plan horizon that are most relevant and critical to Unum Group for management to gain a better understanding of mitigating actions and capital plan impacts.

In 2023, we made some notable enhancements to our scenario testing, such as:

- Implementing a coordinated risk assessment to better understand the threats to our strategic choices and the risks that may prevent us from achieving our enterprise goals and aspirations.
- Modeling our new pandemic scenario claim impact by comparing actual loss ratios from 2020-2022 to the company's plan loss ratios post-2022, to gain a greater understanding of the lasting impacts of a pandemic on the company's operations.
- Conducting a strategic scenario planning exercise that explored how artificial intelligence (AI) could affect the employment landscape over the next five to seven years. Four distinct environments were developed based on two scales — the level of government intervention and the demand for human capital. With the background of these future environments, we focused our discussion on the potential broad impacts to key areas of the economy and insurance market participants as well as implications to our business. The discussions provided insight into areas where we should continue investing and other areas that we should monitor to stay aligned with our strategic objectives.

BUSINESS RESILIENCY

Unum Group has an established, formal Business Resiliency Program that spans across crisis management, business continuity and disaster recovery functions to plan, prepare and practice the response to both potential and unexpected events. Our resilience mindset encompasses our people, processes and technologies including third-party partners.

Four key principles guide the return to normal business operations after an unexpected event or disruption:

1. Ensure employee health, safety and wellbeing
2. Serve our customers
3. Remain in legal and regulatory compliance
4. Protect the company brand and reputation

We proactively assess global response readiness for plausible scenarios related to emerging risks and threats to avoid or minimize the potential impacts from a business disruption. We also work to minimize potential impacts from loss of technology, including cyber events, to ensure critical business systems are seamlessly available to support our customers through advancements in technical resilience, data protection and high-speed replication. Through periodic, in-depth exercises, we validate our resiliency with a focus on continuous improvement.

A RESILIENT CULTURE

We establish a culture of resilience through various exercises and capabilities offered to our employee base. Through organizational-level business continuity exercises, teams navigate through scenarios to ensure response plans remain effective and teams enhance the muscle memory for the response. Continuous improvement opportunities are assessed by the Business Resilience team to advance maturity.

CRISIS MANAGEMENT

We monitor emerging and current events that may cause potential to impact business operations across the company. Events causing disruption include, but are not limited to, impacts to employees and staffing, company sites, cybersecurity, technology and third parties. The Business Resilience team partners with key stakeholders throughout the company to monitor these events and communicate with the global executive team to determine if action is required, at which point, cross-functional teams manage the event collaboratively. Depending on the nature of an event, the response may also include organizational-level business continuity plan execution.

BUSINESS CONTINUITY

We enable business and corporate departments to respond to disruptions through an effective Business Continuity program. Functional departments develop and maintain business continuity plans continuously through annual plan maintenance cycles, which include refreshing the business impact analysis with current process criticality ratings to guide business continuity plan strategies and priority sequencing for recovery if a crisis or disaster occurs. All business continuity and disaster recovery plans are reviewed, updated and assessed for currency and quality of content. All departments across the company engage in tabletop exercises tailored to each organization's critical capabilities to strengthen plans based on recommendations from the Business Resilience team after thorough analysis.

DISASTER RECOVERY

The Disaster Recovery program builds on the foundation of crisis management and business continuity by focusing on technology resilience through disaster recovery plan and exercise oversight. Annual disaster recovery failover validation of critical data, systems and applications to an alternate data center provides assurances to our customers that Unum Group is able to withstand major technology disruptions.

- On-premise technology enables enhanced replication, reducing downtime and minimizing data loss in the event of a declared disaster through the ability to failover critical systems and applications to an alternate data center.
- With the current on-premise technology, we have the demonstrated ability to failover part or all of our critical systems and application portfolio to an alternate data center and failback to the primary data center.
- Critical cloud solutions and the resilient capabilities are validated on an annual basis.
- As exercises are performed, the Business Resilience team assesses the effectiveness of the technology capabilities to determine if objectives are successful and then follow-up with accountable organizations to resolve identified issues.

Additionally, the program reviews third party Disaster Recovery programs to assess the third-party's ability to continue operations or respond to disruptions in a manner suitable to our requirements.



TRAINING AND TOOLS

Digital Business Continuity training and a centralized informational hub are provided to all plan role holders for best practices, plan guidance and readiness guidelines and made available to all employees within the company. To ensure plans are available when needed, we leverage a cloud-based, resilient solution to maintain and store all crisis management, disaster recovery and business continuity plans. Additionally, the Business Resilience team coordinates emergency notification testing on an annual basis to ensure employees are familiar with receiving and responding to emergency notifications delivered during crisis events.

Assessment and engagement

As part of our focus on environmental, social and governance issues, Unum Group conducts extensive stakeholder engagements annually. We seek feedback from employees, customers, investors and communities.

MATERIALITY ASSESSMENT

In 2019, Unum Group completed its first full sustainability-related materiality assessment, which we refreshed in 2021. We plan to reassess materiality every three years and will complete our next full materiality assessment in 2024.

During the assessment, we sought feedback from employees, investors, clients, academics and non-governmental organizations. We reviewed ESG reporting frameworks, ratings and regulatory requirements. We analyzed topics informed by the GRI framework, ESG frameworks, investor requests and industry peers and, from this broad list, created a list of ten topics. We conducted surveys to help us prioritize these topics and create our materiality matrix.

This process was a significant input to our sustainability strategic framework and helps us select topics for inclusion in our Impact and Sustainability Report.

See the results of this assessment on page [76](#).

STAKEHOLDER ENGAGEMENT

During 2023, we contacted shareholders who represented approximately 82% of our shares held by institutions. Five shareholders, representing approximately 34% of our outstanding institutional shares, accepted our invitation for engagement. Shareholders representing approximately 8% of our outstanding institutional shares responded that a meeting was not necessary. Our independent Human Capital Committee Chair joined three of these meetings.

HOW WE ENGAGE

- Annual Shareholders' meeting
- Quarterly Earnings Calls
- Annual Outlook Meeting
- Shareholder Governance Outreach
- Investor Conferences and Roadshows

2023 FOCUS AREAS

- Financial Performance
- Capital Deployment
- ESG Matters

Social

IN THIS SECTION

Community giving and employee contributions

Employee engagement

Inclusion and diversity

Global wellbeing

Safety and security

Learning and development

Responsible products



Community giving and employee contributions

Making a positive societal impact in the communities where we live and work is central to who we are as a company. We help build strong and sustainable communities by partnering with organizations that give individuals and families what they need to thrive.



HEALTHIER COMMUNITIES

We strive to support those who are disproportionately at risk to adverse health outcomes by funding innovative and action-oriented health and wellbeing programs.



EQUITABLE PATHWAYS

We are committed to providing equitable opportunities for socioeconomically disadvantaged students to thrive through partnerships with local schools and youth-serving organizations.



READY RESPONSE

We are committed to supporting our local communities and employees when disaster strikes. This includes funding for programs and services that focus on disaster preparedness and response.



INCLUSIVE IMPACT

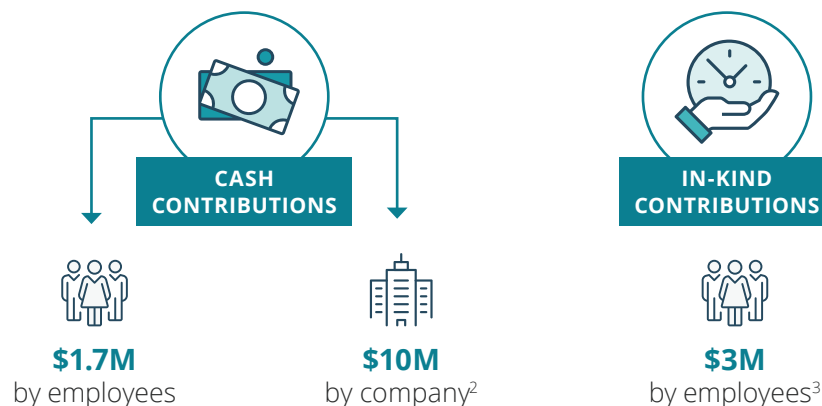
We create stronger, more equitable communities by supporting organizations working to end racism, discrimination and bias with a focus on systemic and policy change, training, economic justice and civic engagement.



We value social responsibility and strive to make a positive impact beyond the workplace. In the wake of the tragic events in Lewiston, Maine in 2023, we made charitable donations totaling \$200,000 to support and uplift the Maine Community Foundation, Mission Working Dogs and the Boys and Girls Clubs in Lewiston and Auburn.

2023 TOTAL MONETARY CONTRIBUTIONS¹

\$14.7 million



1. Does not include management costs. 2. Includes Poland.

3. Includes employee volunteering in monetary value.

Monetization of in-kind employee and company contributions are calculated using independent external benchmarks. Full-time employees have an annual matching gifts cap of \$10,000 (U.S.) and £5,000 (U.K.). Management Costs indicate the costs associated with having a community affairs function in place.

VOLUNTEERING CASE STUDY: CHAPTER ONE

(formerly known as Innovations for Learning/TutorMate)



**More than
94,000**
Employee
volunteer hours

This unique online program pairs corporate volunteers all over the U.K., U.S. and Canada with disadvantaged children who need vital reading practice. They meet virtually for 30 minutes a week to read stories and play games that build fluency, comprehension, phonics and, most importantly, foster reading confidence and enjoyment. In the U.K., [Chapter One](#) supports over 70 primary schools in areas of deprivation across the country, including the government's designated Education Investment Areas. In the U.K., Unum volunteers contributed 160 hours and supported 20 children in London. In the U.S., Unum Group employees volunteered 113 hours and supported 20 students in Atlanta, Georgia and Boston, Massachusetts.



175TH ANNIVERSARY COMMEMORATIVE GIFTS

In recognition of Unum Group's 175-year anniversary, we awarded three \$175,000 commemorative grants to local community organizations that impact the health and well-being of those around us, including:



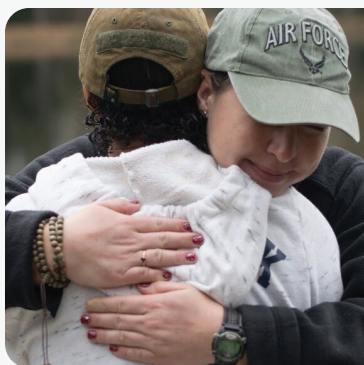
THE BOYS AND GIRLS CLUB OF SOUTHERN MAINE

Provides summer and after-school programs to 3,000 members ages 6-18 who attend their Clubs each year. Their work aligns to our Equitable Pathways area of giving and through this commemorative gift, Unum Group will help fund the Club's new Bridge to Success program, which provides support to older teens through transition to high school to their next step in life.



THE AUSTIN HATCHER FOUNDATION FOR PEDIATRIC CANCER

Provides support to children and their families at no cost to help them cope and thrive throughout the journey to recovery. Their work aligns to our Healthier Communities piece of the portfolio and the Chattanooga-based non-profit will use the gift to help address the long-lasting effects of cancer and cancer treatment on pediatric patients and their families.



THE BIG RED BARN RETREAT (BRBR)

Built in honor of Navy veteran Leon Irons, who passed away in 2009. To honor his life and love of country, his family opened The BRBR in Columbia, South Carolina, to help our military in need of healing find peace. The BRBR offers integrated practices, training and programs as alternatives to traditional treatments for veterans, active-duty service members and first responders at no cost to them.



We also gave \$175,000 in commemorative grants split among four community partner organizations, including [Wreaths Across America](#), [5 Strong Scholars](#) in Atlanta, Georgia, [South High](#) in Worcester, Massachusetts and [Junior Achievement](#) in Baton Rouge, Louisiana.

A CARING SPIRIT

Educating, engaging and equipping our employees to help maximize their positive impact on our communities is something we take seriously. Unum Group employees demonstrated their caring spirit throughout 2023 through donations of time and money that positively impacted our communities, participating in more than 500 organized volunteer activities on behalf of the company.

The following employees received our Caring Spirit award in 2023:



SAMANTHA GARCIA

Professional Development Program Associate (Chattanooga, Tennessee)
Recipient for her work as a board member, committee member, volunteer, spokesperson and advocate with the Kidney Foundation of Greater Chattanooga



JOANNA KLACZKIEWICZ

Life Protection Advisor (Warsaw, Poland)
Recipient for her work with economically disadvantaged and socially excluded refugees, orphan care and education facilities, animals in shelters and delivering meals for seniors



KEVIN LAGOO

Quality Auditor III (Chattanooga, Tennessee)
Recipient for his work with wounded military service members at Project Healing Waters Fly Fishing



SANDRA LIVINGSTON

Assistant Vice President and Legal Counsel (Portland, Maine)
Recipient for coaching young women as a Girl Scout Troop leader, mentoring immigrant families new to the Portland, Maine area and a volunteer attorney for Volunteer Lawyers Project



GRACE TOBY

Senior Audit Manager (Dorking, United Kingdom)
Recipient for providing more than 2,000 books to schools, nurseries and other public facilities through The Open Minds Project



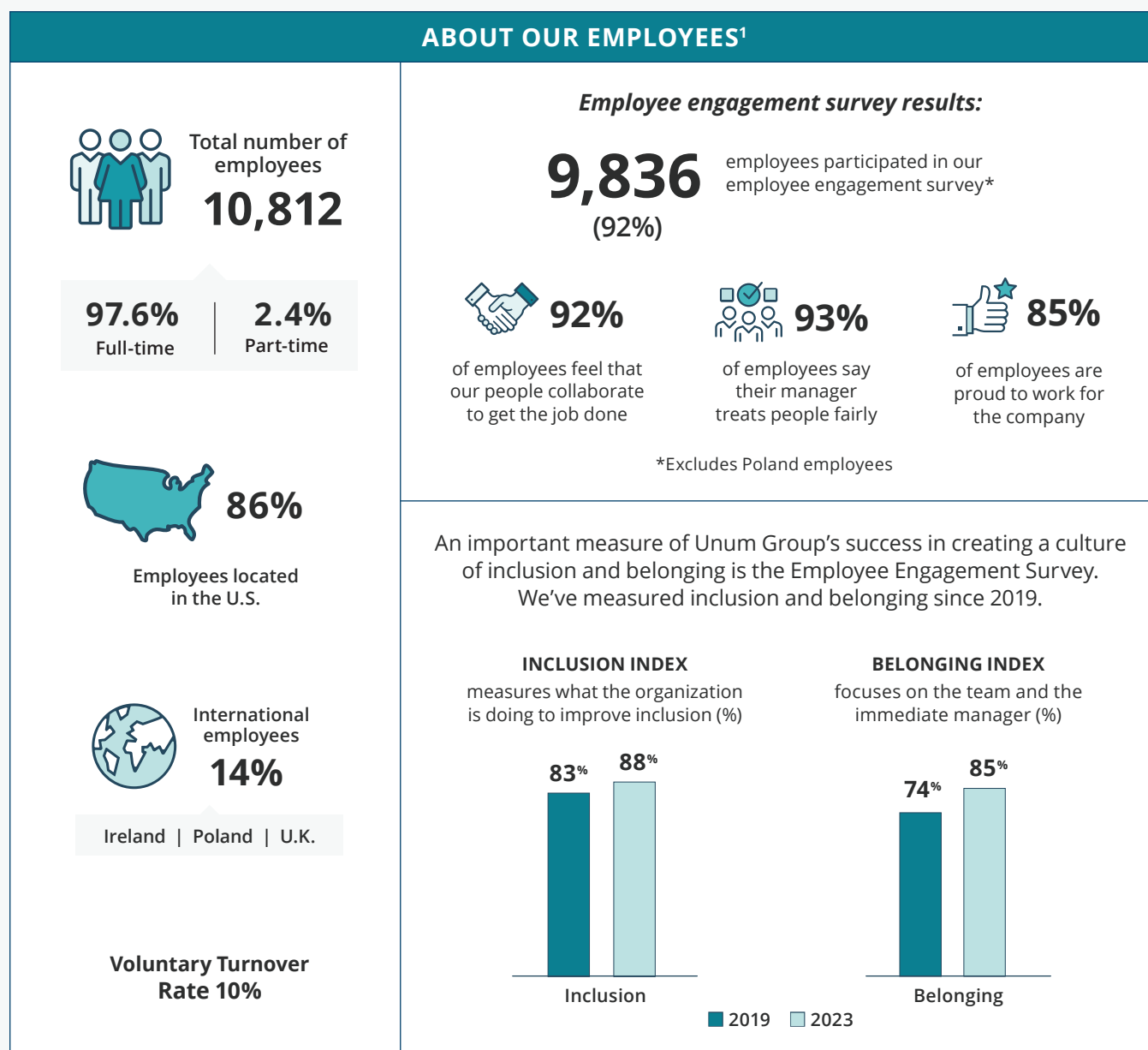
JIMMY VALENTINE

Director of Product & Market Development (Columbia, South Carolina)
Recipient for serving on the Board of Directors at City Year, leading a mentorship program with their Corps members and mentoring high-school aged young men of color through the United Way's Young Men United program

Employee engagement

The wellbeing of Unum Group's 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 listened to our employees through monthly CEO-led virtual meetings, focus groups, annual and pulse employee surveys, our ethics hotline and other connections that reinforce a positive culture where everyone can thrive.



1. As of December 31, 2023.



Inclusion and diversity

At Unum Group, each employee's unique perspective, experience and background equips us to better serve our customers, communities and each other. This diversity of thought fosters innovation, which is crucial to our success. To optimize our diversity of thought, we foster a workplace culture where employees can be authentic and see themselves in the daily work of our business.

In 2023, Unum Group implemented the second year of a two-year Inclusion and Diversity (I&D) strategy that focused on connecting to business initiatives and educating the workforce about how diversity of thought is a key differentiator from others in our industry. The two-year strategy centered on three fundamental pillars of inclusion and diversity: **Equitable Culture**, **Representative Workforce** and **Inclusive Teams**.



The Board of Directors believes that bringing unique perspectives, experiences and backgrounds together helps drive innovation that is crucial to Unum Group's success. We are proud of achieving gender parity on our Board in 2023, and we will continue to foster a culture of belonging and inclusion within the Board and management.

GLORIA LARSON

Chair, Governance Committee, Unum Group Board of Directors

2023 INCLUSION & DIVERSITY HIGHLIGHTS



SHARING OUR IMPACT: UNUMGROUP.COM

We enhanced our online presence on UnumGroup.com with a dedicated section that shares our Inclusion & Diversity (I&D) commitment and provides insight into our I&D strategy, pillars of success and Inclusion Network. The site highlights enterprise initiatives to create belonging and a culture where every employee can add to our diversity of thought.

INCLUSION NETWORK

Our Inclusion Network was launched to deliver and embed our I&D strategy within the business and across the enterprise. Consisting of the I&D Advisory Board, Employee Networks (ENs) and Inclusion Business Champions, the Inclusion Network's mission is to stimulate needed collaboration to achieve our I&D goals, bringing the work to life in practical ways for our employees.

I&D Advisory Board

The I&D Advisory Board provides input on the enterprise I&D strategy and support to achieve goals set by the Employee Networks. In the U.K., our Executive Committee drives the I&D strategy and a representative sits on the Advisory Board to ensure alignment on activities.

Employee Networks

At the heart of our Inclusion Network are our Employee Networks (ENs), which promote engagement, education and employee growth and development across their communities. Our ENs serve as the voice of our workforce and will continue as a vital resource to build community, increase cultural competency and create connection.

Inclusion Business Champions

The Inclusion Business Champions are new roles in the Inclusion Network, representing each business area. Inclusion Business Champions work with business leaders and I&D Business Partners to strategically embed I&D within the business areas.

Better with 

Unum Group's I&D Vision

Harness diversity of thought through an inclusive and representative workforce where an equitable culture is cultivated to help the working world thrive.

EMPLOYEE NETWORKS

bePROUD  LGBTQ+ Employee Network

enABLE  Disabilities Employee Network

UNITED  Multicultural Employee Network

upLIFT  Gender Equity Employee Network

weSERVE  Military and Veteran Employee Network

BETTER WITH U: EMPLOYEE VOLUNTARY SELF-IDENTIFICATION (ID)

At Unum Group, every employee counts. We launched the Better With U: Employee Voluntary Self-ID program for employees in the U.S. to provide clarity about how employee data is used. Employee self-ID is a voluntary process for U.S. employees to provide their information in demographic fields such as gender, race/ethnicity, sexual orientation, gender identity, pronoun, disability and veteran status. Voluntary Self-ID allows for every employee to be recognized, valued and appreciated for their uniqueness. Employees in the U.K., Ireland and Poland adhere to a country-specific approach in line with applicable legal and regulatory requirements.

INTEGRATION OF INCLUSION & DIVERSITY (I&D): COLLECTIVE IMPACT

Starting in January 2024, we are evolving our I&D strategy to focus on fully integrating I&D into day-to-day business activities. To ensure we are meeting the needs of all stakeholders — our customers, employees and society — we are adding a fourth pillar to our strategy:

Collective Impact

This pillar combines Unum Group resources to create a more inclusive, equitable and thriving society by breaking down barriers to success, creating opportunities for prosperity and building strong relationships across diverse groups. This fourth pillar allows our I&D strategy to make an impact internally and externally.

RECOGNITION RECEIVED





Global wellbeing

Unum Group's wellbeing strategy positions us as an employment destination where diverse and highly skilled people want to work, contribute and grow their careers.

EMPLOYEE WELLBEING

Helping each employee thrive throughout life's moments

We recognize and embrace the uniqueness of our employees, which is reflected in the benefits, programs and services we offer. Designed and delivered through the lens of equity, our offerings provide choice and flexibility that empowers employees to select the benefits that are the most important to meeting their needs. This approach is an important part of why we are viewed as an employment destination where diverse and highly skilled people want to work and grow their careers.

Listening to our employees & external environment

We are committed to engaging employees to share their perspective on our wellbeing benefits through our annual employee engagement surveys, employee listening exercises and ongoing two-way communication. We know the importance of wellness in all its forms and are continually evolving our strategy to best support our employees and their families.

A holistic approach to employee wellbeing

Our approach to employee wellbeing begins with offering programs and services that support the whole person — physically, financially, emotionally and professionally — and that promote a healthy work-life balance.



We ensure access to benefits information and decision-making tools through our integrated and streamlined digital platforms.

FOCUSING ON PREVENTION TO SUPPORT PHYSICAL WELLBEING

Better health can make a significant difference in how we feel, both at work and at home. Unum Group seeks to support a healthy lifestyle with a wide array of benefits, preventative tools and resources.

Fitness centers at all main campuses offer in-person and virtual classes with reimbursement for those who access the gym or attend online classes at least eight times per month. Newly added fitness benefits offer access to a network of up to 15,000 fitness locations nationwide plus 15 digital partners.

Healthy lifestyle services and amenities encompass diet and nutrition support via registered dietitians, virtual telehealth visits and an online weight management coaching program. We offer an online tobacco cessation program for employees and family members. Employees on main campuses also have access to walking workstations, quiet rooms, discounted healthy meal options and the option to purchase prepped take-home meals.

Insurance coverage offers flexibility and choice for each employee and their dependents. Options consist of medical, dental, vision, disability and life coverage as well as voluntary benefits ranging from critical illness and accident coverage to pet insurance. Those enrolled in Unum Group's medical coverage have additional access to preventive and telehealth services through virtual providers.

PROTECTING EMPLOYEE FINANCIAL WELLBEING NOW & IN THE FUTURE

Our employees' financial wellbeing is important to us. No matter the financial stage or status, we help bring everything into focus so our employees, both full- and part-time, can plan for their future.

Financial Planning services offer financial consulting and access to support and educational resources to improve overall financial health and help employees reach their financial goals.

Retirement Planning includes personalized planning and investment advice services. Employees can also increase savings and ensure they can pay for any surprise expenses with Unum's Emergency Savings Program.

Student Debt Relief Program allows employees (AVP level and below) to apply unused PTO (up to a maximum of 40 hours) toward paying off student debt. Employees are also supported to continue their education with tuition reimbursement options and to plan for their child's future education with a contribution towards a 529 College Savings Plan.

Tax Savings options are available for employees to contribute pre-tax dollars to help with expenses throughout the year. Options include Health Savings Accounts, Health Care Reimbursement Accounts, Dependent Care Reimbursement Accounts and Commuter Reimbursement Accounts.



We offer a 401(k)-based retirement savings plan with a company match of up to 5.0% and an additional annual defined contribution of 4.5% for U.S. employees.

EMPLOYEE STOCK PURCHASE PLAN



United States: Employees have the opportunity to purchase Unum Group stock at a 10% discount on the closing stock price at the end of the purchase period.



United Kingdom: Our Save as You Earn plan enables employees to save money over a three-year period and, at the end of this period, have the opportunity to purchase shares based on a 10% discount from the stock price at the beginning of the three-year period, or have their money returned.



Poland: Offers a pool of shares from which the company can make grants of shares to high-performing employees.



Ireland: Offers an Approved Profit-Sharing Scheme that allows the employees to purchase Unum Group shares using a combination of their bonus and a portion of their salary. The purchases occur twice a year (in April using bonus amounts) and December (if they choose to contribute a portion of their salary). After a three-year retention period, employees can sell shares tax-free.

PRIORITIZING EMPLOYEE EMOTIONAL & MENTAL WELLBEING

Unum Group strives to support the mental wellbeing of our employees by providing access to benefits and resources that educate and support their mental health journey.

Unum's Mental Health Hub

This site helps simplify access to resources by directing employees and their dependents to a variety of support options, including:

- **Unum Behavioral Health**, a digital platform that offers treatment and coaching, resources and wellness activities for employees and their eligible dependents.
- **Onsite counseling** through our Employee Assistance Program (EAP) where employees can schedule an in-person (at any of our main campuses) or virtual appointment.
- **Telehealth virtual mental health** services for Unum Group adult and adolescent dependents enrolled in a medical plan.
- **Mental Health First Aider** program where nearly 200 Unum Group employees are trained and available to provide support and guidance for mental health and substance use issues.
- **Virtual Support Groups** facilitated by onsite EAP counselors geared toward emotional wellbeing and grief support.

Family Support Benefits

We offer a variety of family support benefits that include:

- Eight weeks of paid Parental Leave and if eligible, an additional eight weeks of paid short-term disability maternity leave
- Fertility and family building support
- Surrogacy and adoption assistance
- Lactation support programs and onsite lactation rooms on all main campuses and field offices

Employees are also provided extensive support for caregiving needs including caregiver leave to care for a family member with a serious health condition. Additionally, we offer comprehensive caregiver support services designed to help employees navigate complex caregiving situations, family care services and emergency back-up care options that provide U.S. employees access to temporary child, adult or elder care when regular care is unavailable.

COMPENSATION

Unum Group has a market competitive compensation framework that supports the business to attract, retain and engage talent. This framework includes a rigorous pay governance process to ensure that employees are paid fairly and appropriately based on their skills, knowledge and experience in alignment with our pay philosophy. We have a robust oversight process led by our compensation team, which includes a formal annual pay equity review of all roles across the enterprise. We take pride in the fact that we can assure employees that they are being paid equitably relative to their peers with comparable roles and responsibilities.

PERFORMANCE-BASED INCENTIVE (PBI)

Performance-Based Incentive (PBI) is an annual incentive plan that motivates and rewards employees based on individual performance and company performance the previous fiscal year. The Board of Directors evaluates the performance of the company as a whole and gives the green light to reward employees for their commitment and hard work.

RECOGNITION

Studies show that expressing gratitude is proven not only to benefit the overall wellbeing of the recipient but also the person expressing it. It's an important part of our culture to recognize each other for a job well done and these behaviors help build positive working relationships and foster employee engagement. Unum Group has several programs available for employees to give recognition to their fellow colleagues.

Spotlight

The Spotlight Recognition Program aligns with our We Are Unum values to celebrate employees who go above and beyond in their contributions to the company's success. Employees can choose from six different award levels to applaud a peer, colleague, team member or an entire team — from a shout-out of thanks, to points-based awards that can be redeemed for gifts or gift cards.

Aspire

This annual recognition is a salute to employees who exemplify excellence in customer service — either external or internal. Based on peer and manager nominations, about 2% of employees are selected each year for this prestigious recognition that culminates in a trip to Disney World for specialized customer service training and activities.

CEO Awards

Designed to honor employees who make a truly outstanding contribution to our business and communities, this signature recognition program builds on our current Spotlight, Aspire and Performance Based Incentive (PBI) recognition programs with a monetary gift and charitable contribution for those employees who embody the attributes of We Are Unum.

- **CEO Business Award:** awarded to individuals or teams who demonstrate direct and quantifiable impact to company goals and perform at an outstanding level that goes well beyond normal day-to-day responsibilities.
- **CEO Community Award – A Caring Spirit:** awarded to colleagues who make a positive societal impact through leadership and personal engagement in the community and demonstrate commitment of time, actions and talents to a charity. See page [22](#) to learn more.



FLEXIBLE WORK ARRANGEMENTS

Unum Group is a hybrid workplace that strives to capitalize on both the benefits of in-person interactions that happen at our offices and the flexibility of working from home. It is about striking the right balance between in-office and remote work to support our customers and each other.

We listened to employees through focus groups, surveys and CEO Quick Connects and heard the desire for a more fluid, modern approach that combines flexibility with a vibrant office setting. Our flex work policy enables most roles in the U.S. to work a hybrid on-site/off-site schedule, with a set number of days on-site. Our flex work approach maximizes the benefits of the office, such as networking, learning and problem-solving, while offering employees the flexibility to decide where to effectively work each day based on work and life obligations. In addition, it ensures we continue to grow, change and thrive as an enterprise by helping to support a diverse workforce with a focus on employee wellbeing.

This flex work approach aligns with and supports our commitment to build an inclusive culture, with diversity in how and where we work — remote or in-office. It also aids the wellbeing of our team through better work-life integration and positively supports employee recruitment and retention.



Safety and security

We provide employees the knowledge, skills and work environment to prevent work-related injuries and illness through a partnership with our Corporate Safety, Global Wellbeing and Leave and Disability teams. This partnership promotes overall employee wellbeing and productivity while helping to optimize the service we provide to our customers.

PREVENTING WORK-RELATED INJURIES

Our Corporate Safety department oversees compliance with occupational health and safety regulations and emerging trends. Corporate Safety routinely identifies and tracks resolution of risks and hazards through facility walkthroughs and job hazard analysis. Annual baseline indoor air quality testing and inspections are conducted of owned facilities through an independent third party.

Our annual U.S. corporate Total Case Incident Rate (TCIR) and Days Away, Restricted or Transferred Rate (DART) are .07 and .02 respectively, compared to the Bureau of Labor and Statistics rate for our industry classification of 0.2 (TCIR) and 0.1 (DART).

In the U.K., Unum had no reportable injuries in 2023 and in Poland, the reported accident frequency rate was 5.99 per 1,000 employees.

ONGOING EDUCATION AND TRAINING

We use a variety of channels, including webinars, social media and internal articles, to share important safety and security information with our employees throughout the year. Topics include:

- Emergency preparedness
- Building evacuations
- Situational awareness
- Early reporting of workplace safety, personal safety and wellbeing concerns
- Mental health awareness (see page [29](#) for additional information)



ONSITE FIRST AID, CPR & AED TRAINING

In the past year, we have trained over 170 employees in this program. This annual initiative is a community-based approach providing employees with the knowledge to assist others in a time of need, whether it is at home, in the office or out in our communities.

INTEGRATED ERGONOMICS PROGRAM

Due to the prevalent risk of upper extremity soft tissue injuries in a computerized work environment, we have an established ergonomics program that focuses on prevention through online and in-person educational campaigns and early intervention assessment tools and resources.



PREVENTION

- Evaluation of ergonomic design of furniture and equipment prior to selection, including use of sit-stand workstations and flexible work environments to remain agile.
- Computer technology and software design incorporates best practices to minimize exposure to repetitive use injuries.
- Identification and mitigation of any identified ergonomic or work-process deficiencies.



EDUCATION

- Custom eLearning for new employees about ergonomics principles, including proper workstation setup and ergonomic behaviors.
- Internal social media campaigns focused on ergonomic principles and best practices in the office and at home, including short videos.
- Annual refresher program for employees with a 99% completion rate covering ergonomics concepts and early reporting.



INTERVENTION

- Adaptive equipment for employees with specific needs or requests.
- Assessment of workstation ergonomics and work-processes through a self-assessment tool or an in-person assessment, including identifying cause and treatment options.
- Job modification in compliance with medical restrictions and limitations.



Learning and development

Market demands, new technologies and shifting customer needs are accelerating in-demand skills. Our Learning and Development teams take a strategic, proactive approach to understand and build the skills of the future.

SKILL DEVELOPMENT

Positioning our employees to be engaged, adaptable and skilled to achieve business and career success is a primary focus and occurs every day.

- **On-demand skill building** provides broad access to a robust library of learning content curated to specific essential skills, including content offerings through our partnership with LinkedIn Learning.
- **Dedicated learning time** provides employees with the time and space to focus on development in their current role, on career progression and to participate in company-sponsored learning activities. In the U.K., we have 15 hours of continuing professional development for all employees, including any mandatory training.
- **Tuition reimbursement** is available to full and part-time employees to support career growth and specific upskilling and reskilling efforts through formal degree and certification offerings.
- **Robust operational training** focuses on helping employees develop and refine the skills they need to be proficient in their roles.
- **Targeted skill development** to prepare employees for emerging and evolving skill demands. We offer individualized skill development programs through our learning platform, and academic and institutional partners including the Coursera® Learning Platform, Northeastern University Roux Institute and Amazon Web Services. In the U.K., we also work with external providers to offer a range of Apprenticeship Development programs, from data literacy to sales effectiveness to leadership. These programs are designed to offer employees the chance to grow and receive an externally recognized qualification.



In 2023, our employees received an average of 50 training hours per person.

MANAGER DEVELOPMENT

- **Leadership Essentials:** Designed for current people managers, this training program is an innovative, semi-synchronous learning journey that explores what it means to lead people and helps develop the mindset and skills needed to be effective. The activities are designed to expand self-awareness and transform learnings into tangible business results.
- **Manager Success Series:** This workshop is designed by managers for managers and provides useful tools and guidance necessary to succeed in the most common managerial tasks.
- **Executive Development and Succession Planning:** Officers at Unum Group 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. Training and development for executive succession planning is also provided in partnership with HR business partners.

INTERN PROGRAMS

- **Unum Scholars:** Provides a year-round, part-time internship for college students to support vital business operations. Scholars gain real world work experience, build a broad business network and develop leadership skills. Scholars are given professional and personal growth opportunities and many transition into full-time roles.
- **Summer Intern Program:** Develops critical pipeline talent by providing high-potential college students with a robust summer experience. Interns develop professionally by delivering meaningful operational results and participating in challenging projects. Interns' significant contributions directly impact our business and our customers' lives.
- **Northeastern University/Roux Institute Co-Ops:** Provides both undergraduate and graduate students from Northeastern University/Roux Institute with a six-month immersive experience. Participants explore or enhance career paths, make valuable connections and broaden perspectives outside the classroom. They develop skills and knowledge needed to be successful in the workplace.



LEADERSHIP DEVELOPMENT PROGRAMS

- **Professional Development Program:** Prepares future leaders to become effective directors and beyond. Over three to four years, participants rotate to at least three diverse functional roles, gaining broad business experience and contributing to our goals. Concurrently, they participate in a robust training curriculum supported by strong mentorship.
- **Actuarial Development Program:** A rotational, multi-year, industry leading program focused on both actuarial and leadership development. Participants experience multiple rotations, senior leader mentorship, project work, financial and business acumen curriculum and ongoing leadership development curriculum. Successful incumbents obtain the Fellow of the Society of Actuaries (FSA) designation.
- **Accounting and Finance Development Program:** A rotational program that develops Certified Public Accountant (CPA) or Chartered Financial Analyst (CFA) personnel. Participants experience multiple rotations, senior leader mentorship, project work, financial and business acumen curriculum and ongoing leadership development curriculum.
- **Accelerated Leadership Program:** A competitive, application-based program that develops high-potential individual contributors for manager level roles. The program mixes virtual, onsite and self-directed study about leadership and business acumen with critical skill-building. Participants work on real business issues and present recommendations to stakeholders and senior leaders.

Responsible products

Our products and solutions are at the heart of what we do and are central to having a broad and diverse portfolio that serves the fundamental needs of millions of employees and their employers.

INNOVATIVE PRODUCTS

Our product portfolio provides a vast range of solutions for individuals regardless of income, age, gender, background, job industry and location.

SOME EXAMPLES OF OUR PRODUCTS INCLUDE:



Our Life Insurance plans can help during times of grief, through features such as financial, legal and emotional counseling for beneficiaries and plans that can continue protection even if the employee changes jobs.

- **Whole life insurance** is a permanent life insurance product with level premiums and no reduction in coverage as you age. The policy is owned by the employee and intended for long-term protection and can accumulate cash value over time if the premium continues to be paid.
- **Term Life insurance** provides affordable coverage for individuals to protect their income — and their loved ones who depend on it — in the event of their death. Additionally, **Student Loan Protection** provides assistance with student loan obligations in the event of the insured's death.



Short-Term Disability and Long-Term Disability coverage that can be either employer or employee paid or shared contributions. Employers may provide different levels of coverage within the plan to different eligible groups (or classes). Employer flexibility combined with employee simplicity has helped to make these offerings a popular option for many.



Statutory Paid Medical Leave (PML) covers an employee's own serious health condition. This also typically includes Paid Family Leave (PFL), which covers care for a family member with a serious health condition and other family related leave reasons.



Dental and Vision insurance protects employees' health and wellbeing through plans that are integrated with Unum Group's entire portfolio of employee benefits.



Accident insurance products offer several benefit categories and benefit levels. Employers have plan design flexibility and the ability to align key Accident benefits with health plan co-pays or deductibles. The Accident product includes covered benefits like x-ray, prescription drug, short-stay hospitalization, general anesthesia and more. Additional optional Be Well benefits may be included to provide coverage for various health screening tests, immunizations, annual examinations by a physician and tests for cholesterol, diabetes, cancer and cardiovascular function.



Critical Illness insurance pays a lump sum benefit of a covered condition such as heart attack, stroke or cancer.



Hospital insurance products provide lump sum benefits for hospital stays and certain related procedures and treatments, as with the rising costs of health care, one trip to the hospital can cause a serious financial setback.

INTEGRATED SOLUTIONS

Our solutions empower employees to bring their best selves to work while reducing HR headaches with modern tools designed for increased visibility, easier compliance and an elevated employee experience.

EXAMPLES OF OUR SOLUTIONS INCLUDE:

- **Unum Total Leave** streamlines absence management for HR while making leave easy and accessible for employees.
- **Unum Leave Logic** provides self-service leave planning and support tools to help employees navigate leave.
- **Unum ADA Solutions** ensures employers keep up with ADA regulations, helping them provide employees with the tools they need.
- **Unum Behavioral Health** is a holistic, flexible solution to today's rising mental health challenges. It gives employees quick access to engaging, personalized support while employees get visibility into utilization and impact, all while protecting employee privacy.

Governance

IN THIS SECTION

Our leadership

Compliance and ethics

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Public advocacy

Responsible purchasing
and sourcing

Our leadership

It takes strong leadership to build and maintain a company for more than 175 years. We're proud of our long record of protecting people, helping businesses and having the leadership that makes that possible.

BOARD OF DIRECTORS

The Board of Directors is elected by shareholders to oversee their interests in the long-term health and overall success of our businesses and financial strength. In carrying out this responsibility, the Board understands that Unum Group's policyholders, employees, business partners and communities are essential to its success. The Board has implemented a corporate governance framework that contributes to our conducting business in a manner consistent with legal compliance and ethical conduct. The Board has five standing committees — Audit, Risk and Finance, Governance, Human Capital and Regulatory Compliance — each comprised solely of independent directors.

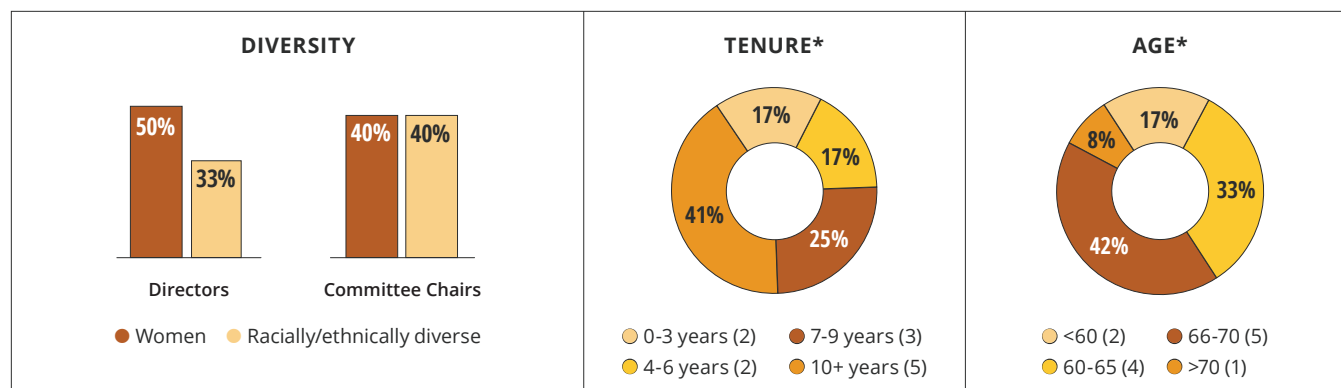
The Board believes a critical component of its effectiveness in serving the long-term interests of shareholders is to ensure its membership remains diverse, possessing a variety of backgrounds, experiences and skill sets from which to draw. With that in mind, the Governance Committee reviews the composition of the Board to ensure an appropriate balance is represented. This is an ongoing, year-round process.

BOARD TENURE

Directors with varied tenure contribute to a range of perspectives and allow us to transition knowledge and experience from longer-serving members to those newer to the Board. We have a mix of new and long-standing directors, with an average tenure of nine years as of the 2024 Annual Meeting of Shareholders.

BOARD DIVERSITY

Our Board is comprised of members with a range of backgrounds and overall experience. Diverse representation on the Board, including in positions of leadership, serves to improve dialogue, decision-making and culture in the boardroom. Our Governance Committee focuses on advancing continued diversity on the Board during refreshment activities by requiring that candidate pools include diverse individuals, including women, who meet the recruitment criteria.



*Tenure and age for directors is calculated as of the 2024 Annual Meeting. Tenure is rounded to the nearest year and calculated from date of first election.

Learn more about our [Board](#) and review all of [our committee charters](#) on our website.



Compliance and ethics

Unum Group maintains an unwavering dedication to conducting business with the highest level of integrity that is aligned to business strategy and ethical standards. Our corporate compliance programs are designed to employ best practices in line with the Department of Justice guidance and are reflective of the regulatory environment in which we operate. Our compliance and ethics programs reflect our core values and are an integral part of our identity.

LEADERSHIP STRUCTURE

Our culture of integrity has strong C-suite and Board engagement, reflecting their support and commitment to our principles and practices. The Regulatory Compliance Committee (RCC) of the Board oversees the compliance and ethics program and, at least quarterly, receives reports from the Chief Compliance and Ethics Officer on key compliance risks as well as updates on the volume and trends in ethics hotline usage and reporting. Our Audit Committee oversees the ethics hotline for accounting and auditing matters.

Our management-level Compliance Risk Committee is part of the risk management framework and assists in the oversight and mitigation of compliance, regulatory and legal matters that pose potential risks to the company. Our Global Ethics Committee is comprised of the Chief Compliance and Ethics Officer, Assistant Vice President, Enterprise Compliance (responsible for oversight and management of the Ethics Program) and representatives from our regional business units outside of the U.S. (i.e., U.K., Poland and Ireland), Chief Internal Auditor, Employee Relations, Chief Risk Officer, Employment Law and any others deemed appropriate by the Committee.

PROGRAM OVERSIGHT

We take a comprehensive approach to resolving all concerns reported, thoroughly investigating all reports and taking necessary appropriate action. Following investigations, we review policies, training or communications, or lack thereof, to address issues, identify root causes and update existing resources or add new ones. To ensure our program is operating effectively while meeting regulatory and stakeholder expectations, our program is assessed by an independent party to evaluate against regulatory guidelines, industry best practices and benchmarks in key assessment categories.

2023 PROGRAM HIGHLIGHTS

We are committed to regularly reviewing and enhancing our compliance and ethics standards. Some of the highlights from 2023 include:

- External assessment of our Compliance and Ethics Program was conducted by Ethisphere, who awarded us with the Compliance Leader Verification designation. The designation recognizes the company's commitment to a best-in-class compliance and ethics program.
- Expanded support for managers to lead ethical discussions through deployment of a "Leading with Integrity" toolkit.
- Revised Salary Administration Guide and Leadership Expectations to include modeling ethical behavior, promoting a speak-up culture and adherence to the Code of Conduct as components of performance.
- Strengthened our strategic partnership with Human Resources to align ethical behavior with promotional decisions.
- Implemented a comprehensive plan to incentivize and support compliance training obligations.



A CULTURE OF INTEGRITY

Unum Group's culture of integrity is guided by our Code of Conduct, a roadmap of nine principles for always doing the right thing for our company, customers, colleagues and our world.



Our Code of Conduct guides employees on how to abide by our principles to address 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;
- Respect each other and our communities;
- Protect private and confidential information;
- Avoid conflicts of interest – actual, potential or gives the appearance of;
- Respect company property;
- Maintain a safe and healthy workplace; and
- Be responsible in your communications

Our Code of Conduct is reviewed annually by the Ethics Office and updates are reviewed and approved by the Regulatory Compliance Committee of the Board. Our annual review ensures the Code reflects the current environment and evolving industry standards so that Unum Group's key principles can be applied earnestly and in good faith and so that our compliance programs are empowered to function effectively.



We are proud that our unwavering commitment to business integrity has earned us a spot on Ethisphere's list of World's Most Ethical Companies in 2021, 2022, 2023 and again in 2024.

We offer programs that support our employees in areas associated with the Code of Conduct. These programs include:

TRAINING AND COMMUNICATIONS PROGRAM

At Unum Group, doing the right thing is a part of our culture. All employees (full and part-time) are required to complete training on ethical business practices and standards. Our annual training focuses on the Code of Conduct and includes topics such as conflicts of interest, anti-harassment, inclusion and diversity, privacy and information security, financial crimes, bribery and corruption, and fraud awareness. In addition, we produce regular Code of Conduct awareness campaigns and highlight the Code as part of our annual Compliance and Ethics Week, which incorporates senior leadership communications, integrity statements from key leaders, contests, games, prizes and employee engagement on multiple internal platforms. Our Speak Up and Tone at the Top videos, accessible from our internal Code of Conduct page, feature our business leaders candidly discussing the importance of integrity and doing the right thing. These videos provide employees with clear guidelines to further embed compliance and ethics into daily operations and reinforce corporate commitment to a culture of integrity. We also provide ethical decision trees and FAQs available to all employees. We require that our contractors complete certain modules of our compliance training upon starting their engagement with our company and then annually. Our contractors are also included in compliance and ethics communications.

SPECIALIZED RESOURCES AND SUPPORT FOR MANAGERS

Managers are on the front line of our efforts to foster and model a culture of integrity. We support them with specialized tools such as our Leading with Integrity Toolkit. We also provide manager culture training on how to lead by example, encourage employees to speak up and raise concerns without fear of retaliation, identify and address concerns that may surface, lead ethical conversations and appropriately escalate ethical or compliance concerns.

COMPLIANCE AND AMBASSADOR PROGRAM

We believe it is important to extend the reach and impact of our compliance and ethics initiatives by providing local resources at each of our major campuses to reinforce compliance messaging and promote a positive ethical culture. In 2024, the Compliance team will be expanding this program by selecting additional ambassadors from business areas that manage more complex and/or high-risk activities. These ambassadors support the compliance and ethics team by distributing Compliance and Ethics communications, serving as a feedback loop to Program Leaders and localizing policies, procedures and communications based on risk and conditions.

REGULATORY COMPLIANCE

The New Law Compliance Program is designed to help us ensure compliance with applicable local, state and national laws and regulations. We have developed and implemented a robust internal system which serves as the primary mechanism for new laws to be communicated to impacted business areas across the U.S. enterprise for evaluation and implementation of applicable compliance requirements. This system also helps us accurately represent our product and service offerings to customers.

ANTI-RETALIATION PROGRAM

We have an anti-retaliation policy that states if an employee raises a good faith concern or cooperates in the investigation of such a concern, the employee will not be at risk of losing their job or suffering any form of retaliation as a result. Six months after an ethics matter has been closed, we reconnect with each reporter to verify that no retaliation has taken place.

WHISTLEBLOWER PROGRAM (24X7 HOTLINE)

We encourage employees to speak up because it is the best way to foster trust in our culture. We offer employees multiple channels to report ethical concerns, including an ethics hotline that allows reports to be made anonymously.

- We have a 24x7 hotline (telephone and web-based) that is managed by an industry-leading vendor and allows for anonymous reporting. Employees can find information about the hotline on our intranet, within our Code of Conduct, in our employee newsletters and on our Internet site. The Ethics Office also advises on the hotline during manager training sessions.
- In addition to the hotline, employees can communicate ethical concerns to their manager, any member of management, the Ethics Office, directly to the Chief Compliance and Ethics Officer or general counsel, or to individuals on the People and Communications team.
- We continue to see healthy use of our confidential reporting hotline with 106 reports received in 2023, in line with benchmarks for hotline reporting.

Reporting included alleged ethical misconduct, claimant fraud reports and customer relations matters.

Total Hotline Reports			
2020	2021	2022	2023
94	98	116	106

- Reports made through any channel are investigated and remediated in a timely manner with follow-up provided to the reporting employee.
 - Substantiated reports involved remediation to include documented performance, policy revisions, additional training and disciplinary action up to termination.
 - Root causes are assessed to review trends and opportunities for improvements in our Compliance Program.

CONFLICTS OF INTEREST PROGRAM

Our conflicts of interest program complements our Code of Conduct and our culture of integrity. It is a set of policies, procedures and practices designed to identify, manage and mitigate potential conflicts of interest. The primary goal of this program is to ensure that employees act in the best interest of Unum Group and our stakeholders. Our global Conflicts of Interest policy outlines what constitutes a conflict of interest, what actions are prohibited or permissible and how to report a conflict of interest. The Ethics team provides oversight of the Conflicts of Interest reporting system, which maintains requests and records of conflict disclosures, resolutions and actions taken for gifts, entertainment, board membership, outside employment and nepotism and escalates concerns or potential issues to the Chief Compliance and Ethics Officer as needed. In addition to real-time reporting expectations, employees are required to complete an annual conflicts of interest training module to help employees recognize and understand conflicts of interest. At the end of the training, employees must sign an affirmation, which requires employees to agree to promptly report conflicts prohibited by the Code of Conduct, affirm to no direct or indirect financial transactions or interests and affirm to review and comply with the Nepotism or Personal Relationships at Work policy.

PROACTIVE QUALITY ASSURANCE

Proactive quality assurance is akin to building a strong, resilient shield that safeguards an organization from the risk associated with non-compliance. Our approach focuses on identifying and addressing potential compliance challenges that are not in line with our Code of Conduct and increase our regulatory risks. For example, we conduct regular reviews of internal controls and work to identify gaps or issues that could create risk. Additionally, our Quality Audit Center of Excellence audits our operational areas to evaluate adherence to policies and procedures and monitor compliance with applicable laws and regulations. The Compliance department conducts a periodic compliance and ethics risk assessment to identify the company's highest compliance and ethics risks.

FINANCIAL CRIMES COMPLIANCE PROGRAM

Unum Group has a dedicated Global Financial Crimes Program designed to ensure its compliance with applicable laws and regulations related to money laundering, bribery, corruption, fraud and sanctions violations. This program includes policies that expressly define and prohibit these practices and internal monitoring to detect suspicious activities. We have a designated Anti-Money Laundering Compliance Officer responsible for ensuring the program is implemented effectively. Financial crimes compliance training is required for all employees, as well as contractors. We encourage the reporting of any suspicions regarding money laundering, bribery, corruption, OFAC sanction violations or any other financial crimes to the Financial Crimes Compliance Team, the Ethics Office or our Ethics hotline.

We utilize sanction screening tools to identify and mitigate sanction risks posed by specific transactions in compliance with regulations issued by the Treasury Department's Office of Foreign Assets Control (OFAC). Unum Group has customer due diligence processes and underwriting controls to collect and verify customer information and evaluate the nature and purpose of the relationship during onboarding. Additionally, we provide "Know Your Customer" training to all employees.

The Anti-Bribery and Anti-Corruption Program is part of the broader Financial Crimes Program. Employees, officers, directors, brokers and agents must comply with our Anti-Bribery and Anti-Corruption (ABAC) Policy. The ABAC policy supplements the company's Code of Conduct and further describes our adherence to and compliance with the U.S. Foreign Corrupt Practices Act (FCPA). We have defined reporting channels, training requirements and appropriate controls in place to mitigate bribery and corruption risks, including financial, procurement and contractual controls. An annual risk assessment is performed to evaluate the overall health/effectiveness of the program. Our U.S. ABAC policy also addresses bribery and corruption as it may relate to our third parties or government officials. We do not tolerate any facilitation payments or other payments or transfer of benefits to third parties made for the purpose of obtaining a business advantage or persuading a third party or government official to make a decision they would not otherwise make.

Our investments

Unum Group's 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 while also positively impacting our communities.

INVESTMENT POLICY OVERVIEW

We believe it is important to consider environmental, social and governance (ESG) factors when analyzing the long-term risk-reward characteristics of an investment, which benefits all our stakeholders. We integrate these factors into our investment decision-making, which is documented in our formal investment research process.

Our research professionals consider all relevant factors, including risks due to climate change such as physical and transition risk, that contribute to informed investment decisions. As external standards evolve and as data consistency improves, our research professionals continuously evaluate our climate change risk and opportunity models. Our analysts use a variety of data and information to identify material factors and assign internal ratings to the securities in which we invest. The ESG Investment team provides our analysts with frequent updates on topics such as climate change, controversial weapons and human rights. Our analysts are also provided with regular updates on new regulations and data that can be incorporated into their research.

Our internal ESG risk scores are a key part of our investment risk management process. They are reviewed biannually by the ESG Investment team and updated dynamically to reflect new information and identify trends in scoring and material factors across the portfolio. Our ESG risk scores work in tandem with our credit underwriting process to inform our investment decisions. We leverage our existing credit scoring system to allow for the input and tracking of our internal ESG risk scores. Our investment research process document provides analysts with a framework for scoring the securities in their coverage universe.



Our internal ESG risk scoring covers approximately 96% of assets under management including our U.S. investment grade and high-yield corporates, U.K. investments, municipal and sovereign bonds, private placements, commercial mortgage loans and mortgage-backed securities.

Engagement is an important element of Unum Group's investment approach given our belief that ESG factors can have a material impact to investment fundamentals and returns over the short, medium and long term. It is important to leverage our engagement opportunities to advance broader sustainability interests and our bondholder interests. Our investment professionals engage with our investee companies through multiple touchpoints, including meetings with company management teams and discussions with external stakeholders such as credit rating agencies. We use engagement as our primary tool for influencing investments and advocate for sustainability.

ESG INVESTMENT TEAM RESPONSIBILITIES & INTEGRATION

We integrate these considerations into our investment policies. Our internal Investment Committee and the Risk and Finance Committee of our Board of Directors are responsible for overseeing the implementation and necessary updates of our investment policies.

Our ESG Investments Team is comprised of the Chief Investment Officer, senior investment professionals, dedicated ESG personnel and other internal partners.



**UN Principles
for Responsible
Investment signatory
since 2021**

Green, social and sustainability bonds and renewable energy investments

- Over **\$900 million** in ESG bonds and renewable energy projects
- Over **\$2 billion** in bonds positively impacting areas such as education, healthcare and affordable housing



Cybersecurity and privacy

We take our responsibility for the privacy and security of the information our customers share with us seriously. Our privacy notices tell individuals what information we collect, use and share and the rights they have. Through our cybersecurity program, we constantly watch for threats to our systems and make real-time adjustments to our defenses to protect customer data and minimize service disruptions.

GOVERNANCE

Unum Group's Information Security and Privacy programs are key aspects of our overall risk framework. Together, the Chief Information Security Officer and Chief Privacy Officer and their teams are responsible for establishing and overseeing policies and procedures to protect the security and privacy of the data we hold. The Information Security and Privacy programs receive support from the Board and leaders throughout the organization and are incorporated in our Code of Conduct.

Our Global Information Security team reports regularly to the Risk and Finance Committee of the Board. The Regulatory Compliance Committee of the Board receives updates about privacy compliance and regulatory risk.

TRAINING

Our employees and contractors are required to complete information security and privacy awareness training at the time of hire, annually and as needed throughout the year. Our comprehensive privacy and security training program is overseen by Enterprise Compliance and completion is tracked.

Training covers topics contained within our information security and privacy policies, as well as information about common threats such as social engineering and phishing. We also conduct regular phishing simulations to test Unum Group's first line of defense (employees) on their ability to identify social engineering attacks. Additional training is assigned to individual employees as needed based on their response to these simulations.

100% of active employees completed our annual information security and privacy training.

The training is mandatory for all new employees and annually thereafter for all employees, as well as the Board of Directors.

CONTROLS

At Unum Group, we employ a defense-in-depth strategy that includes comprehensive 24x7 cybersecurity monitoring for both internal and external threats. Our networks are appropriately segmented to ensure that the most sensitive data receives the highest levels of protection. Networks are managed and controlled to appropriately protect information within our environment.

We take a multi-layered approach to data security throughout our computing environment, which limits access to sensitive systems and data. Data is encrypted to prevent theft and to provide confidentiality. Sensitive data is masked or obfuscated when possible to prevent data exposure.

A key component of the Global Information Security Program is our collection, analysis and response to threat intelligence. We employ multiple sources to ensure adequate coverage. These include commercial service providers, public and private partnership organizations like the Financial Services Information Sharing and Analysis Center and internal dedicated resources. The information gathered is used to evaluate internal controls, inform strategy and direct resources to address specific intelligence findings.

Our approach to access management is based on industry best practices. Key components include user access reviews multiple times each year and upon a change or transfer in responsibilities. Additionally, we employ the principle of least privilege, which means we only grant the access necessary for an individual to perform their job function.

A dedicated team within Unum Group is responsible for change management. Policies and procedures exist that dictate how, who and to what detail a particular change is reviewed and approved prior to implementation. Industry best practices are followed to ensure proper testing, backout procedures and validation steps are included in each change.

The ongoing effectiveness of the Global Information Security Program is reviewed at multiple levels internally and externally on a regular basis. We utilizes a combination of internal and third-party independent assessments annually to ensure our controls are effective and that our governance meets industry standards. We also engage reputable cybersecurity firms to perform a Service Organization Control (SOC) 2 Type 2 report of key controls related to cybersecurity, in addition to a comprehensive penetration test on our infrastructure and applications every year, which helps us identify and fix any vulnerabilities, enhance our security posture and protect our data from breaches. Monthly reports that include metrics and initiative updates are reviewed by the Chief Technology Officer and the Chief Information and Digital Officer. Each quarter, the Chief Information Security Officer (CISO) reports to the Risk and Finance Committee of the Board of Directors regarding cybersecurity risk management, including about material cybersecurity risks or incidents, current trends, mitigation activities and operational metrics. In addition, the full Board of Directors receives updates concerning our cybersecurity program twice a year, which includes receiving an annual report from the CISO concerning the effectiveness of the cybersecurity program. Unum renews the U.K. Government's National Cyber Security Centre (NCSC) backed Cyber Essentials Plus certification annually.

ACCOUNTABILITY

Unum Group is highly regulated by a variety of state and national entities and subject by law to periodic examination by regulators in those jurisdictions where business is conducted.

We communicate our commitment to customers through our privacy notices. The notices describe how we collect, use, share and protect customer data and are available on unum.com/privacy and unum.co.uk/privacy-notice. They include information about the ways customers can communicate privacy concerns and exercise their rights regarding their personal information, including right of access, amendment and deletion as required by law.

Information is shared with others within or outside the company only for a legitimate business purpose and only after all legal requirements have been met. We carefully vet our suppliers and require that they operate in compliance with applicable laws and regulations and safeguard confidential, proprietary and private information.

Our integrated information security and privacy approach includes proactive and reactive measures. This allows us to detect and timely address cyber threats and other security or privacy concerns. Our incident response procedures include investigating and remediating incidents, as well as providing notice consistent with applicable laws.

Public advocacy

We are committed to working with the government to build strong partnerships that offer innovative solutions to ensure valuable financial protection remains widely accessible and affordable.

We strive to create positive change every day for our customers and communities by raising public awareness for financial protection benefits.

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

We operate in a highly regulated environment where actively participating in the democratic process is an important priority. We partner with policymakers, as well as public and private institutions, to find ways to help more people gain access to critical financial protection. At the same time, we have a responsibility for transparency and political accountability. That's why we're proud that our commitment to disclose public donations and lobbying expenditures has consistently made Unum Group a trendsetter company in the CPA-Zicklin Index of Corporate Political Disclosure and Accountability. We take a principled approach to engaging in political affairs and the positions disclosed in our policy statement form the basis of all political spending decisions.

In the U.K., Unum is an authoritative voice on workplace health and wellbeing. We regularly engage with policymakers to raise awareness of our products and the role they play in supporting employees to remain at or return to work. Unum continues to advocate for reform of Statutory Sick Pay to give British workers better protection in the event of ill health. Unum has also led industry efforts to educate employers about the benefits of investing in employee wellbeing.

Read more about our approach to [Public Policy](#) here.



Responsible purchasing and sourcing

SUPPLIER CODE OF CONDUCT

We have established a Supplier Code of Conduct by which suppliers are contractually obligated. This Code of Conduct addresses responsible business practices, compliance and monitoring, human rights and fair labor practices and business integrity. Suppliers are expected to adhere to this Code of Conduct while conducting business with, or on behalf of, Unum Group. Our suppliers are expected to uphold the ethical standards of our Supplier Code of Conduct, as well as act in full compliance with the laws, rules and regulations of the countries, states and localities in which they operate.

DIVERSE SUPPLIER-BASE

We make every effort to include small, diversified suppliers in each competitive solicitation. We report on those spending efforts to various federal, state and local authorities. 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.

Environmental

IN THIS SECTION

Environmental impact

Reducing our waste and
water impact



Environmental impact

Unum Group's environmental management includes participating in initiatives to reduce our carbon footprint, waste, water use and more. We seek to continuously improve the way that we operate our business to minimize our environmental impact. Our main direct impact on the environment is through our facilities.

2023 HIGHLIGHTS

During 2023, we reduced our scope 1 and 2 emissions by 2.2% since 2022. Since 2019, we have reduced our scope 1 and 2 emissions by 46%.

Our scope 1 and 2 emissions were impacted by:

- Changes to property use, such as consolidation of our employees and the leasing out of extra space in our office buildings
- Continuation of our flex working policies, which impacts building occupancy and use
- Reduced business travel compared to 2022, which impacts emissions from our corporate jets
- Investments in more efficient equipment, which have reduced our data center power usage by 60% in recent years.
- We conducted an energy assessment in our U.K. operations and identified opportunities for further energy use reductions, such as reviewing building management systems (BMS), replacing florescent bulbs with LED lighting and installing smart sockets throughout the U.K. offices.

REDUCING OUR CARBON FOOTPRINT

We have committed to report on our emissions on an annual basis, through the CDP (formally the Carbon Disclosure Project) since 2010 and within our annual ESG report. We also target reducing our scope 1 & 2 (location-based) emissions by 3% each year. In 2023, we reduced our scope 1 & 2 (located-based emissions) by 2.2% compared to 2022, and we reduced our energy consumption by 6%. Our emissions reduction was driven in part by updated emissions factors.

EMISSIONS (MT CO₂E) DATA

	2019			2020			2021			2022			2023		
	U.S.	Int'l	Total	U.S.	Int'l	Total	U.S.	Int'l	Total	U.S.	Int'l	Total	U.S.	Int'l	Total
Scope 1	6,493	193	6,686	4,925	411	5,336	7,170	851	8,022	5,582	691	6,273	5,608	215	5,823
Scope 2 Location-based	19,299	1,043	20,342	16,043	889	16,932	8,700	670	9,370	8,083	493	8,576	8,220	473	8,693
Scope 2 Market-based	19,299	1,043	20,342	16,043	1,239	17,282	9,294	1,685	10,979	7,220	309	7,529	7,437	265	7,702
Scope 3 Emissions*	33,490	—	33,490	10,177	198	10,375	10,550	740	11,290	17,969	1,072	19,041	19,556	984	20,540
Scope 1, 2 & Reported Scope 3 Emissions Location-based	59,282	1,235	60,518	31,145	1,497	32,642	26,420	2,261	28,682	31,634	2,256	33,890	33,385	1,672	35,057
Total Scope 1&2 Emissions Location-based	25,792	1,236	27,028	20,968	1,300	22,268	15,870	1,524	17,392	13,665	1,184	14,849	13,829	688	14,516
Scope 1 & 2 % Change from Previous Year Location-based	—	—	—	-19%	5%	-18%	-24%	17%	-22%	-14%	-22%	-15%	1.2%	-42%	-2.2%

	2021	2022	2023
	Total	Total	Total
Emissions per employee (MTCO ₂ e/employee)**	2.6	2.7	3.5

*Scope 3 includes categories 6 and 7 for 2019 and 2020, categories 4, 6, 7 and 13 in 2021 and categories 5, 6, 7 and 13 in 2022. 2021 and 2022 emissions are restated due to a calculation error and to reflect updated methodology.

**Data used in these calculations is accurate and includes full-time, part-time, remote and international workers. 2021 and 2022 figures are updated to reflect new methodology.

ENERGY CONSUMPTION

	2021	2022	2023
Total non-renewable energy consumption (MWh)	44,634	41,753	38,467
Total renewable energy consumption (MWh)	332	857	1,726
Energy use change from previous year	—	-6%	-6%
Energy consumption per employee (MWh)	4.4	3.9	3.8

PARTNERSHIPS AND EMPLOYEE ENGAGEMENT

U.S. locations

We are members of ClimateWork Maine, an organization of diverse businesses and business leaders who understand the impacts of climate change on our economy and future and who want to take action to address the challenges it presents and seize the opportunities it provides. ClimateWork Maine is dedicated to helping businesses better understand the effects of climate change, plan for the future and be part of the solution.

Employees in our Portland, Maine and Chattanooga, Tennessee, offices have access to electric vehicle (EV) chargers to accommodate more energy efficient transportation options. In 2023, we joined the EMPOWER project, a U.S. Department of Energy-funded project that aims to increase the number of employers currently offering workplace charging to their employees.

U.K. locations

We are members of Business in the Community — a network of purposeful leaders committed to changing business, transforming lives and helping the planet and communities thrive. We also partner with sustainability organization Planet Mark and for the last two years have received their global sustainability certification in recognition of our efforts to continually advance our environment and sustainability goals, encourage environmental action and measure our societal contributions across our communities. It is part of our pledge to maintain a positive impact on our planet and society and is an accolade of which Unum is proud.

Employees have an allowance that can be spent on equipment used to Cycle2Work through Cyclescheme, resulting in additional tax savings and National Insurance with the benefit. They also have an electric vehicle salary sacrifice scheme, which is available to all permanent U.K. employees who can choose from a wide range of EV models with no up-front payment on a 24-, 26-, or 48- month lease period. Chargers are also free to use in Basingstoke and Dorking offices for employees and visitors.

Unum partners with Ecologi to help employees offset their personal emissions and also offsets its U.K. operational emissions on a quarterly basis, investing in carbon avoidance and removal projects globally.

In January of 2023, Unum re-launched the Sustainability Champions Network, an employee led network focused on supporting the ESG strategy and raising awareness on environmental sustainability. This network is comprised of over 25 employees and has supported initiatives including education on disposal of waste, removing of plastic from the offices and nature walks to encourage engaging with our local environments.

With the aid of a charity partnership with Rewilding Britain, Unum has planted over 1,000 wildflower bulbs throughout their Dorking office grounds, as well as installed honeybee hives to encourage natural pollination. In support of the bees, International Bee Day was celebrated in May with volunteering activities to make and plant wildflower balls and bee-friendly plants in both offices. The first batch of honey was harvested in Autumn, with monies raised from the sale of the jars to employees donated to Rewilding Britain.

Reducing our waste and water impact

WASTE

Unum Group's environmental management includes programs to reduce waste, reuse when possible and properly dispose of the waste that we do create. We have centralized waste and recycling stations to make it easy for employees.

Our cafeterias have composted kitchen waste for several years and in mid-2022, we expanded this

program to be accessible for all employees in our major offices. Through this expansion, along with sourcing compostable to-go food containers for our office cafeterias when possible and encouraging employee composting, we diverted over 72,000 pounds of waste to commercial composting facilities in 2023.

	2019			2020			2021			2022			2023		
	U.S.	Int'l	Total	U.S.	Int'l	Total	U.S.	Int'l	Total	U.S.	Int'l	Total	U.S.	Int'l	Total
Total waste not recycled or composted (metric tons)	1,420	232	1,652	1,033	142	1,175	908	89	997	529	448	977	506	31	537
Waste recycled (metric tons)	522	–	522	384	139	523	2,911	99	3,010	289	122	411	309	13	322
Waste composted (metric tons)	–	–	–	–	–	–	–	–	–	–	–	12	33	–	33
Total waste generated (metric tons)	1,942	232	2,174	1,417	281	1,698	3,819	188	4,007	818	570	1,388	848	44	892
Total waste diverted from disposal			24%			31%			75%			30%			40%

e-waste

When Unum Group disposes of electronic waste, the majority of devices are reused, recycled, donated or processed for materials recovery. When this is not possible, the materials go to energy recovery or self-contained landfills.

	2023
% of e-waste materials by weight sent to energy-recovery or self-contained landfill	8%
% of e-waste materials by weight recovered	72%
% of e-waste by weight sold for reuse	19%
% of e-waste by weight donated	1%

e-waste data excludes waste from Unum's international operations.

WATER

We use water in our facilities and we rely on clean municipal water networks. Although we operate in all low or low-medium water risk areas and our water use is minimal, there is an increasing need to use water efficiently.

	2019			2020			2021			2022			2023		
	U.S.	Int'l	Total	U.S.	Int'l	Total	U.S.	Int'l	Total	U.S.	Int'l	Total	U.S.	Int'l	Total
Total water use (kgal)	51,817	5,411	57,228	33,359	5,411	38,770	31,999	2,132	34,131	30,539	4,524	35,063	35,424	2,029	37,453

PAPER

Although we do not produce physical products, we do generate a large amount of waste through document generation, such as client mailings. This is managed through our large-scale print operations and encompasses 96% of our overall printing. 100% of paper used in our large-scale printing is certified to Sustainability Forestry Initiative (SFI) standards.

We have worked on reducing printing when possible and have invested heavily in paperless initiatives such as enhanced portal capabilities, efficient electronic communications and targeted customer and consumer digital adoption campaigns.



6%

Reduction in
paper usage
since 2022

	2019	2020	2021	2022	2023
Total impressions (million)	132M	103M	93M	88M	83M
Total change from previous year (%)	—	-22%	-9.7%	-6%	-6%

Data includes large-scale print operations within our U.S. businesses only.

Printing in our offices is only recommended for essential purposes. Additionally, in the U.K., we partner with PrintReleaf, an organization that tracks and automatically offsets the paper we do print.

We have tree planting projects in California and France, with both projects supporting multiple Sustainable Development Goals (SDGs). In 2023, Unum has replanted 39 trees in the U.K. to date through this initiative.

About this report

IN THIS SECTION

Impact and sustainability
report

Greenhouse gas emissions
verification

SASB index

GRI index

Materiality assessment

Impact and Sustainability Report

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

This report includes data collected from January 1 to December 31, 2023. Some data has been rounded. Monetary figures are in U.S. dollars unless otherwise noted. Throughout this report, Unum Group may refer to Unum Group and its subsidiaries. For information concerning the current calendar year, please refer to the company's latest quarterly reports and other filings with the Securities and Exchange Commission (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 Group holds the majority financial stake.

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

UNUM GROUP

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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 future operations, strategies, financial results, or other developments and speak only as of the date made. 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. Fluctuation in insurance reserve liabilities and claim payments due to changes in claim incidence, recovery rates, mortality and morbidity rates and policy benefit offsets due to, among other factors, the rate of unemployment and consumer confidence, the emergence of new diseases, epidemics, or pandemics, new trends and developments in medical treatments, the effectiveness of our claims operational processes and changes in governmental programs.
2. Sustained periods of low interest rates.
3. 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 or unfavorable returns on our investment portfolio.
4. The impact of pandemics and other public health issues on our business, financial position, results of operations, liquidity and capital resources and overall business operations.
5. Changes in, or interpretations or enforcement of, laws and regulations.
6. A cybersecurity attack or other security breach resulting in compromised data or 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, cybersecurity attack or other event.
8. 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.
9. Increased competition from other insurers and financial services companies due to industry consolidation, new entrants to our markets or other factors.
10. Ineffectiveness of our derivatives hedging programs due to changes in forecasted cash flows, the economic environment, counterparty risk, ratings downgrades, capital market volatility, changes in interest rates and/or regulation.
11. Changes in our financial strength and credit ratings.
12. Actual experience in the broad array of our products that deviates from our assumptions used in pricing, underwriting and reserving.
13. Our ability to hire and retain qualified employees.
14. Our ability to develop digital capabilities or execute on our technology systems upgrades or replacements.
15. Availability of reinsurance in the market and the ability of our reinsurers to meet their obligations to us.
16. Ability to generate sufficient internal liquidity and/or obtain external financing.
17. Damage to our reputation due to, among other factors, regulatory investigations, legal proceedings, external events and/or inadequate or failed internal controls and procedures.
18. Disruptions to our business or our ability to leverage data caused by the use and reliance on third party vendors, including vendors providing web and cloud-based applications.
19. Recoverability and/or realization of the carrying value of our intangible assets, long-lived assets and deferred tax assets.
20. Effectiveness of our risk management program.
21. Contingencies and the level and results of litigation.
22. Fluctuation in foreign currency exchange rates.
23. Our ability to meet environment, social and governance standards and expectations of investors, regulators, customers and other stakeholders.

For further discussion of risks and uncertainties which could cause actual results to differ from those contained in the forward-looking statements, see Part 1, Item 1A of our Annual Report on Form 10-K for the year ended December 31, 2023. The forward-looking statements in this report are being made 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.

Greenhouse gas emissions verification

Apex Companies, LLC (Apex) was engaged to conduct an independent verification of the greenhouse gas (GHG) emissions reported by Unum Group Insurance (Unum) for the period stated below. This verification opinion declaration applies to the related information included within the scope of work described below.

The determination of the GHG emissions is the sole responsibility of Unum. Unum is responsible for the preparation and fair presentation of the GHG emissions statement in accordance with the referenced Criteria. Apex's sole responsibility was to provide independent verification on the accuracy of the GHG emissions reported and on the underlying systems and processes used to collect, analyze and review the information. Apex is responsible for expressing an opinion on the GHG emissions statement based on the verification. Verification activities applied in a limited level of assurance verification are less extensive in nature, timing, and extent than in a reasonable level of assurance verification.

BOUNDARIES OF THE REPORTING COMPANY GHG EMISSIONS COVERED BY THE VERIFICATION:

- Operational Control
- Worldwide

TYPES OF GHGs

CO₂, N₂O, CH₄, HFCs

GHG EMISSIONS STATEMENT

- **Scope 1:** 5,823 metric tons of CO₂ equivalent
- **Scope 2 (Location-Based):** 8,693 metric tons of CO₂ equivalent
- **Scope 2 (Market-Based):** 7,702 metric tons of CO₂ equivalent
- **Scope 3 – Category 5: Waste Generated in Operations:** 306 metric tons of CO₂ equivalent
- **Scope 3 – Category 6: Business Travel (excluding emissions from staff at Unum's Poland and Ireland sites):** 7,200 metric tons of CO₂ equivalent
- **Scope 3 – Category 7: Employee Commuting:** 8,322 metric tons of CO₂ equivalent
- **Scope 3 – Category 13: Downstream Leased Assets:** 6,126 metric tons of CO₂ equivalent

Data and information supporting the Scope 1, Scope 2, and Scope 3 GHG emissions statement were in some cases estimated rather than historical in nature.

PERIOD COVERED BY GHG EMISSIONS VERIFICATION

- January 1, 2023 to December 31, 2023

CRITERIA AGAINST WHICH VERIFICATION WAS CONDUCTED

- World Resources Institute (WRI)/World Business Council for Sustainable Development (WBCSD) Greenhouse Gas (GHG) Protocol Corporate Accounting and Reporting Standard (Scope 1 and 2)
- WRI/WBCSD Greenhouse Gas Protocol Corporate Value Chain (Scope 3) Accounting and Reporting Standard (Scope 3)
- Intergovernmental Panel on Climate Change AR4 Global Warming Potentials (GWP) were used in most instances, except for when DEFRA 2023 emission factors were used for Scope 1, 2, and 3 which were calculated using AR5 GWP.

REFERENCE STANDARD

- ISO 14064-3 Second Edition 2019-04: Greenhouse gases – Part 3: Specification with guidance for the verification and validation of greenhouse gas statements

LEVEL OF ASSURANCE AND QUALIFICATIONS

- Limited
- This verification used a materiality threshold of $\pm 5\%$ for aggregate errors in sampled data for each of the above indicators.
- Qualifications — Requested primary source data for energy and waste-related emissions from sites in Poland was not provided to Apex for review as requested. In 2023, GHG emissions from sites in Poland were estimated to represent 3% of Scope 1, 2% of Scope 2 (location-based), 3% of Scope 2 (market-based), and 0.12% of Scope 3 - Waste Generated in Operations of the Unum inventory.

GHG VERIFICATION METHODOLOGY

Evidence-gathering procedures included, but were not limited to:

- Interviews with relevant personnel of Unum and their consultant;
- Review of documentary evidence produced by Unum and their consultant;
- Review of Unum data and information systems and methodology for collection, aggregation, analysis and review of information used to determine GHG emissions; and
- Audit of sample of data used by Unum and their consultant to determine GHG emissions.

VERIFICATION OPINION

Based on the process and procedures conducted, there is no evidence that the GHG emissions statement shown above:

- is not materially correct and is not a fair representation of the GHG emissions data and information; and
- has not been prepared in accordance with the WRI/WBCSD GHG Protocol Corporate Accounting and Reporting Standard (Scope 1 and 2), and WRI/WBCSD Greenhouse Gas Protocol Corporate Value Chain Accounting and Reporting Standard (Scope 3).

It is our opinion that Unum has established appropriate systems for the collection, aggregation and analysis of quantitative data for determination of these GHG emissions for the stated period and boundaries.

STATEMENT OF INDEPENDENCE, IMPARTIALITY AND COMPETENCE

Apex is an independent professional services company that specializes in Health, Safety, Social and Environmental management services including assurance with over 30 years history in providing these services.

No member of the verification team has a business relationship with Unum, its Directors or Managers beyond that required of this assignment. We conducted this verification independently and to our knowledge there has been no conflict of interest.

Apex has implemented a Code of Ethics across the business to maintain high ethical standards among staff in their day-to-day business activities.

The verification team has extensive experience in conducting assurance over environmental, social, ethical and health and safety information, systems and processes, has over 20 years combined experience in this field and an excellent understanding of Apex's standard methodology for the verification of greenhouse gas emissions data.

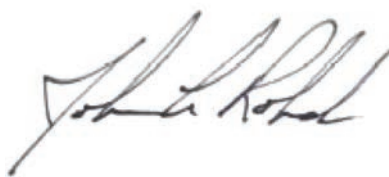
ATTESTATION

Sincerely,
Apex Companies, LLC



MEGAN O'NEIL

Lead Verifier
ESG, Project Manager
Apex Companies, LLC
Atlanta, Georgia



JOHN ROHDE

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March 19, 2024

SASB Index

Disclosures are influenced by IFRS Foundation's SASB Insurance Standards. This report covers the 2023 calendar year results and includes data collected from January 1, 2023 to December 31, 2023.

For information concerning the current calendar year, please refer to our latest quarterly reports and other filings with the SEC. These documents are available online at [UnumGroup.com](https://www.unumgroup.com).

TRANSPARENT INFORMATION & FAIR ADVICE FOR CUSTOMERS

SASB Accounting Metric	Code	Response
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 Group discloses all material legal proceedings in accordance with the Securities and Exchange Commission (SEC) requirements. Please see Part II, Item 8, Note 16 (page 228) in Unum Group's Form 10-K for the year-ended December 31, 2023.
Complaints-to-claims ratio	FN-IN-270a.2	Please see the NAIC's Consumer Insurance Search (https://content.naic.org/cis_consumer_information.htm) for complaint reports.
Customer retention rate	FN-IN-270a.3	Please see Part II, Item 7, Segment Results (pages 58-81) in Unum Group's Form 10-K for the year-ended December 31, 2023.
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 result of death, illness or injury.

INCORPORATION OF ENVIRONMENTAL, SOCIAL & GOVERNANCE FACTORS IN INVESTMENT MANAGEMENT

SASB Accounting Metric	Code	Response
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 the "Our Investments" section on pages 48-49 of this report.

POLICIES DESIGNED TO INCENTIVISE RESPONSIBLE BEHAVIOR

SASB Accounting Metric	Code	Response
Net premiums written related to energy efficiency and low carbon technology	FN-IN-410b.1	This topic is not relevant for Unum Group.
Discussion of products or product features that incentivize health, safety or environmentally responsible actions or behaviors	FN-IN-410b.2	See the “Environmental” section on pages 56-61 of this report for information on Unum Group’s work to reduce emissions from an operational perspective. 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: Work-life Balance Employee Assistance Program: Unum’s work-life balance Employee Assistance Program can help employees prepare for the unpredictable — and keep small struggles from turning into major issues.¹ With this program, employees can receive guidance and support for issues that take their attention away from business. And that means they can be more productive, both at work and at home. Emergency travel assistance: Even the most thorough itinerary can’t prevent lost medication, accidents or sudden illnesses. Help your employees prepare — with Unum’s worldwide emergency travel assistance.² This service is available 24x7 to employees when they travel 100 or more miles away from home, whether for work or pleasure. HRBenefitsAnswersNow® and BenefitsAnswersNow™: Plan administrators and managers have a responsibility to stay current on employment laws and insurance guidelines. HRBenefitsAnswersNow and BenefitsAnswersNow³ puts all the answers in one place. These two online libraries contain HR compliance and benefits information. 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. 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 develop an individualized return-to-work plan that may include coordinating services with employers or exploring adaptive equipment and job accommodations. Unum also offers occupational exploration services, to help individuals get back to a productive lifestyle, in a career that matches up with capabilities. 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. 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. 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. 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.

FINANCED EMISSIONS

SASB Accounting Metric	Code	Response
Absolute gross financed emissions, disaggregated by (1) Scope 1, (2) Scope 2 and (3) Scope 3	FN-IN-410c.1	Unum Group does not disclose this.
Gross exposure for each industry by asset class	FN-IN-410c.2	Unum Group does not disclose this.
Percentage of gross exposure included in the financed emissions calculation	FN-IN-410c.3	Unum Group does not disclose this.
Description of the methodology used to calculate financed emissions	FN-IN-410c.4	Unum Group does not disclose this.

PHYSICAL RISK EXPOSURE

SASB Accounting Metric	Code	Response
Probable Maximum Loss (PML) of insured products from weather-related natural catastrophes	FN-IN-450a.1	This topic is not relevant for Unum Group.
Total amount of monetary losses attributable to insurance pay-outs from (1) modelled natural catastrophes and (2) non-modelled natural catastrophes, by type of event and geographical segment (net and gross of reinsurance)	FN-IN-450a.2	This topic is not relevant for Unum Group.
Description of approach to incorporation of environmental risks into (1) the underwriting process for individual contracts and (2) the management of entity-level risks and capital adequacy	FN-IN-450a.3	Unum Group 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. Learn more about our Enterprise Risk Management starting on page 13 , and learn about our approach to assessing our climate-related financial risks in our Task Force on Climate-Related Financial Disclosures (TCFD)-aligned disclosure on our website.

SYSTEMIC RISK MANAGEMENT

SASB Accounting Metric	Code	Response
Exposure to derivative instruments by category: (1) total exposure to noncentrally cleared derivatives, (2) total fair value of acceptable collateral posted with a central clearinghouse, and (3) total exposure to centrally cleared derivatives	FN-IN-550a.1	For information, please refer to Unum Group's 10-K, including Risk Factors contained in Part I, 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 Part II, Item 7; "Quantitative and Qualitative Disclosures About Market Risk" in Part II, Item 7A; and Notes 1, 2, 3 and 4 of the "Notes to Consolidated Financial Statements" contained in Part II, 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 Unum Group's 10-K (pages 148-161).
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 our 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 as of December 31, 2023, we held \$63.1 million of cash collateral from securities lending agreements, and we had \$12.5 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 METRICS

SASB Accounting Metric	Code	Response
Number of policies in force, by segment: (1) property and casualty, (2) life, (3) assumed reinsurance ⁴	FN-IN-000.A	Through businesses in the U.S., U.K. and Poland, Unum Group protects nearly 45 million people and their families with our financial protection and workplace benefits.

Global Reporting Initiatives (GRI) Index

Unum Group has reported the information cited in this GRI content index for the period January 1, 2023 to December 31, 2023 with reference to the GRI Standards (GRI 1: Foundation 2021).

DISCLOSURE	LOCATION
GRI 2: General Disclosures 2021	
2-1 Organizational details	Unum Group; 1 Fountain Square, Chattanooga, TN U.S. 37402; See the "About Unum Group" section on pages 6-7 of this report.
2-2 Entities included in the organization's sustainability reporting	See the "About Unum Group" section on pages 6-7 of this report.
2-3 Reporting period, frequency and contact point	See the "About this Report" section on pages 63-64 of this report.
2-4 Restatements of information	See the "Environmental" section on pages 56-61 of this report.
2-5 External assurance	See the "Greenhouse gas emissions verification" section on pages 65-67 of this report.
2-6 Activities, value chain and other business relationships	See the "About Unum Group" section on pages 6-7 of this report.
2-7 Employees	See the "Workforce representation" and "Employee engagement" sections on pages 8 and 23 of this report.
2-8 Workers who are not employees	See the "Workforce representation" and "Employee engagement" sections on pages 8 and 23 of this report.
2-9 Governance structure and composition	See the "Our leadership" section on page 40 of this report, and the "Corporate Governance" section on pages 16-22 of our 2024 Proxy Statement.
2-10 Nomination and selection of the highest governance body	See the "Our leadership" section on page 40 of this report, and the "Corporate Governance" section on pages 16-22 of our 2024 Proxy Statement.
2-11 Chair of the highest governance body	See the "Board Leadership Structure" section on page 39 of our 2024 Proxy Statement.
2-12 Role of the highest governance body in overseeing the management of impacts	See the "Sustainability strategy" and "Our leadership" sections on pages 11-12 and page 40 of this report. See "The Board's Role in Risk Oversight" section on page 42 of our 2024 Proxy Statement.
2-13 Delegation of responsibility for managing impacts	See the "Sustainability strategy" and "Our leadership" sections on pages 11-12 and page 40 of this report.
2-14 Role of the highest governance body in sustainability reporting	See the "About this Report" section on pages 63-64 of this report.
2-15 Conflicts of interest	See the "Compliance and ethics" section on pages 41-47 of this report.
2-16 Communication of critical concerns	See the "Compliance and ethics" section on pages 41-47 of this report.
2-17 Collective knowledge of the highest governance body	See the "On-Boarding and Continuing Education" section on page 16 of our 2024 Proxy Statement.
2-18 Evaluation of the performance of the highest governance body	See the "Board Evaluation Process" section on page 19 of our 2024 Proxy Statement.

DISCLOSURE	LOCATION
2-19 Remuneration policies	See the "Compensation Discussion and Analysis" section on pages 59-87 of our 2024 Proxy Statement.
2-20 Process to determine remuneration	See the "Compensation Discussion and Analysis" section on pages 59-87 of our 2024 Proxy Statement.
2-21 Annual total compensation ratio	See the "CEO Pay Ratio" section on page 102 of our 2024 Proxy Statement.
2-22 Statement on sustainable development strategy	See the "A note from Rick McKenney" section on page 5 of this report.
2-23 Policy commitments	See the "Compliance and ethics" section on pages 41-47 of this report.
2-24 Embedding policy commitments	See the "Compliance and ethics" section on pages 41-47 of this report.
2-25 Processes to remediate negative impacts	See the "Compliance and ethics" section on pages 41-47 of this report.
2-26 Mechanisms for seeking advice and raising concerns	See the "Compliance and ethics" section on pages 41-47 of this report.
2-27 Compliance with laws and regulations	See Part II Item 8 Note 16 "Commitments and Contingent Liabilities" on page 228 on Unum Group's Form 10 10-K for the year-ended December 31, 2023.
2-28 Membership associations	See https://www.unum.com/about/responsibility/public-policy .
2-29 Approach to stakeholder engagement	See the "Assessment and engagement" and "Materiality assessment" sections on pages 17 and 76-77 of this report.
2-30 Collective bargaining agreements	0%

GRI 3: Material Topics 2021

3-1 Process to determine material topics	See the "Materiality assessment" section on pages 76-77 of this report.
3-2 List of material topics	See the "Materiality assessment" section on pages 76-77 of this report.
3-3 Management of material topics	See the "Materiality assessment" section on pages 76-77 of this report.

GRI 205: Anti-corruption 2016

205-1 Operations assessed for risks related to corruption	See the "Compliance and ethics" section on pages 41-47 of this report.
205-2 Communication and training about anti-corruption policies and procedures	See the "Compliance and ethics" section on pages 41-47 of this report.

GRI 302: Energy 2016

302-1 Energy consumption within the organization	See the "Environmental" section on pages 56-61 of this report.
302-2 Energy consumption outside of the organization	See the "Environmental" section on pages 56-61 of this report.
302-3 Energy intensity	See the "Environmental" section on pages 56-61 of this report.
302-4 Reduction of energy consumption	See the "Environmental" section on pages 56-61 of this report.

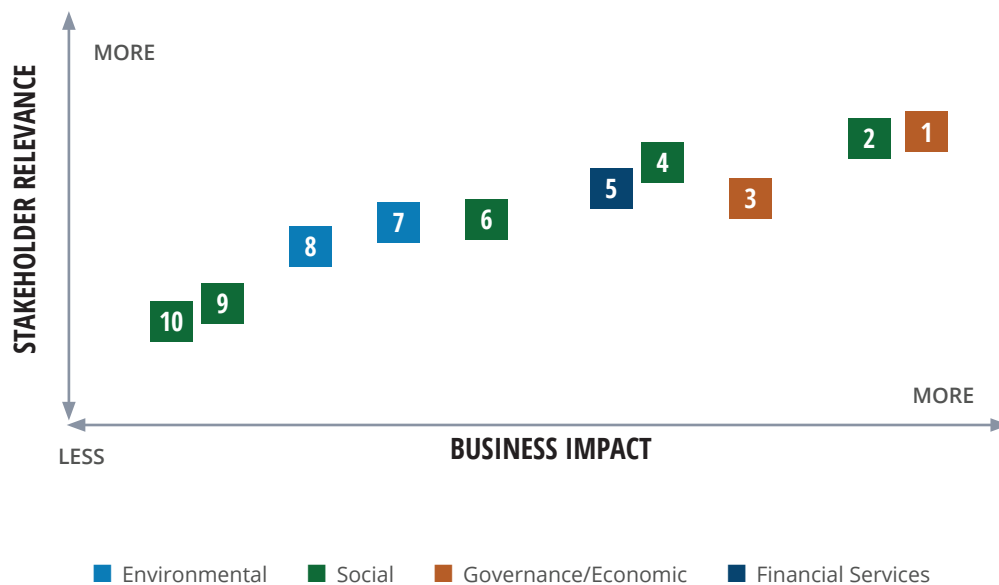
DISCLOSURE	LOCATION
GRI 303: Water and Effluents 2018	
303-5 Water consumption	See the "Environmental" section on pages 56-61 of this report.
GRI 305: Emissions 2016	
305-1 Direct (Scope 1) GHG emissions	See the "Environmental" section on pages 56-61 of this report.
305-2 Energy indirect (Scope 2) GHG emissions	See the "Environmental" section on pages 56-61 of this report.
305-3 Other indirect (Scope 3) GHG emissions	See the "Environmental" section on pages 56-61 of this report.
305-4 GHG emissions intensity	See the "Environmental" section on pages 56-61 of this report.
305-5 Reduction of GHG emissions	See the "Environmental" section on pages 56-61 of this report.
GRI 306: Waste 2020	
306-1 Waste generation and significant waste-related impacts	See the "Environmental" section on pages 56-61 of this report.
306-2 Management of significant waste-related impacts	See the "Environmental" section on pages 56-61 of this report.
306-3 Waste generated	See the "Environmental" section on pages 56-61 of this report.
306-4 Waste diverted from disposal	See the "Environmental" section on pages 56-61 of this report.
306-5 Waste directed to disposal	See the "Environmental" section on pages 56-61 of this report.
GRI 401: Employment 2016	
401-1 New employee hires and employee turnover	See the "Employee engagement" section on page 23 of this report.
401-2 Benefits provided to full-time employees that are not provided to temporary or part-time employees	See the "Employee engagement" and "Global wellbeing" sections on pages 23 and 27-31 of this report.
401-3 Parental leave	See the "Global wellbeing" section on pages 27-31 of this report.
GRI 404: Training and Education 2016	
404-1 Average hours of training per year per employee	See the "Learning and development" section on pages 34-36 of this report.
404-2 Programs for upgrading employee skills and transition assistance programs	See the "Learning and development" section on pages 34-36 of this report.
404-3 Percentage of employees receiving regular performance and career development reviews	See the "Learning and development" section on pages 34-36 of this report.

DISCLOSURE	LOCATION
GRI 405: Diversity and Equal Opportunity 2016	
405-1 Diversity of governance bodies and employees	See the "Our leadership" section on page 40 of this report.
GRI 413: Local Communities 2016	
413-1 Operations with local community engagement, impact assessments, and development programs	See the "Community giving and employee contributions" section on pages 19-22 of this report.
413-2 Operations with significant actual and potential negative impacts on local communities	See the "Community giving and employee contributions" section on pages 19-22 of this report.
GRI 414: Supplier Social Assessment 2016	
414-1 New suppliers that were screened using social criteria	See the "Responsible purchasing and sourcing" section on page 54 of this report.
GRI 418: Customer Privacy 2016	
418-1 Substantiated complaints concerning breaches of customer privacy and losses of customer data	See the "Cybersecurity and privacy" section on pages 50-52 of this report.

Materiality assessment

As part of our focus on ESG issues, Unum Group conducts extensive stakeholder engagements annually. We seek feedback from employees through our employee engagement surveys, from customers through satisfaction surveys, investors through our shareholder engagement events and our communities through partnerships. We also conduct sustainability-related materiality assessments.

In 2021, we refreshed our sustainability-related materiality assessment. The results of our materiality assessments are one of the inputs into our corporate sustainability strategic framework and guide our external disclosures.



MATERIALITY ASSESSMENT

We also reviewed our materiality assessment results in the context of the [United Nations Sustainable Development Goals \(SDGs\)](#). The SDGs aim to end poverty, protect the planet and ensure prosperity.

		UNITED NATIONS SUSTAINABLE DEVELOPMENT GOALS
1	Cybersecurity & Privacy pages 50-52	Protecting cyber systems 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 23, 27-31	Providing a great place to work for employees through professional development opportunities, safe and healthy workspaces, fair compensation, benefits, recognition and engagement
3	Governance, Compliance & Ethics pages 40-47	Ensuring ethical and transparent conduct by Unum Group and its employees, including anti-corruption, policy compliance and transparency, fair sales practices and fair competition
4	Inclusion & Diversity pages 24-26	Promoting a culture of diversity, inclusion and equal opportunity at all levels of the organization
5	Product Social Impact pages 37-38	Assessing the environmental and social impacts of our products (e.g., contributing to equality) and consideration of the environmental and social trends that impact our products (e.g., changing demographics)
6	Communities pages 19-22	Enabling community engagement and development to create positive impact within communities
7	GHG Emissions pages 56-57	Measuring and reducing direct emissions, emissions from purchased power and emissions where Unum Group has some influence (e.g., air travel, employee commuting and emissions from investments)
8	Facility Environmental Management pages 56-61	Increasing energy efficiency, waste diversion and water efficiency in all of Unum Group's operations
9	Human Rights pages 19-22, 40-47, 53	Ensuring all operations, business relationships and investments are subject to consideration of human rights
10	Socially Responsible Supply Chains page 54	Ensuring ethical, fair and responsible sourcing across Unum Group's suppliers



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