



Why should you choose Unum?

Leadership, focus and financial strength to protect what matters most

Let us help you put the right plan in place.

Contact your broker or Unum representative today.

Work with an industry leader

Unum provides financial protection benefits that can help protect your employees when the unexpected occurs. That means you can count on Unum's expertise to provide the right benefits to your valuable workforce.

Unum rates high in service, scoring these positive ratings:

90% Customer service to the employer¹

93% Overall quality and value²

Look to Unum for financial strength

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

Agency	Rating	Outlook
A.M. Best	A	Excellent
Fitch	A	Strong
Moody's	A2	Good
S&P	A	Strong

*Ratings are given to the U.S. insuring subsidiaries of Unum Group and are current as of Feb. 14, 2018.

^{1,2} Nielsen, "2016 Employer Loyalty Study" (2017).

³ Employee Benefit Plan Review, "Group Accident & Health Surveys 1976-1990" (1977-1991); Gen Re, "U.S. Group Disability Market Surveys 1991-2013" (1992-2014); LIMRA, "U.S. Group Disability Insurance 2014-2016 Annual Sales and In Force" (2015-2017).

Insurance products are underwritten by the subsidiaries of Unum Group.
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Market leadership

Unum has been the leader in group disability benefits for over 41 years.³

- #1** Group Disability⁴
Individual Disability⁵
Whole/Universal Life⁶
- #3** Voluntary Benefits⁷
Critical Illness⁸

Unum by the numbers

- Serves **41%** of Fortune 500 companies⁹
- Protects more than **29 million** people and their families¹⁰
- Serves approximately **86,000** employers¹¹

⁴ LIMRA, "U.S. Group Disability Insurance 2016 Annual Sales and In Force" (2017), based on inforce premium.

⁵ LIMRA, "Individual Disability Income Sales and In-Force Survey Annual Review 2016" (2017), based on multilife.

^{6,7,8} Eastbridge, "U.S. Worksite/Voluntary Sales Report: Carrier Results for 2016" (2017).

⁹ Fortune, "Fortune 500 2016," (2016); Unum customer database, 2016.

^{10, 11} Unum internal data, 2016.