



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	Strong	Stable
Fitch	A-	Strong	Stable
Moody's	A3	Good	Stable
S&P	A	Strong	Stable

*Ratings are given to the U.S. insuring subsidiaries of Unum Group and are current as of May 4, 2020.

^{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.
unum.com

© 2020 Unum Group. All rights reserved. Unum is a registered trademark and marketing brand of Unum Group and its insuring subsidiaries.

Market leadership

Unum has been a leading provider of group disability benefits for over 4 decades.³

- #1** Individual Disability⁴ Whole/Universal Life⁵
- #2** Group Disability⁶
- #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, "4Q 2017 U.S. Workplace Disability Insurance Inforce" (2018), based on inforce premium.

^{5,7,8} Eastbridge, "U.S. Worksite/Voluntary Sales Report: Carrier Results for 2016" (2017).

⁶ LIMRA, "4Q 2017 U.S. Workplace Disability Insurance Inforce" (2018), based on inforce premium

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

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