

The Unum advantage: Market leadership in financial protection



Partner with a company you and your employees want to be aligned with



Industry-leading service



WHY CHOOSE UNUM?

- Leadership, focus and financial strength
- Product and funding choices
- Broker and customer relationships
- Employee connections
- Claims process
- Value-added services

Providing benefit solutions for more than **165 years**¹

We work with more than **178,000** employers and more than **25 million** people worldwide²

We serve **44%** of Fortune 100 companies and **32%** of Fortune 500 companies³

Unum's customers continue to view us as a market leader and a **strong** provider of **high-quality** benefits and customer service

Unum receives high marks

- Customers surveyed give Unum positive marks for our claims process⁴ **93%**
- Claimants surveyed give our Benefits Specialists high marks for being courteous and respectful⁵ **97%**
- Customers are likely to recommend Unum⁶ **97%**
% Extremely likely | Very likely | Somewhat likely

Financial strength

Analysts' ratings:⁷



Work with the industry leader

#1 provider of U.S. group disability benefits for 39 years⁸

Unum is the leading provider of individual disability benefits in the U.S.⁹



WHY PARTNER WITH UNUM?

Because financial protection matters — and Unum is committed to be there when you and your employees need us most.

1,2 Unum internal data, 2014.
 3 "Fortune 500 2014," (2014); Unum customer database, 2014. (Unum in the U.S.)
 4,6 Nielsen, "2013 Employer Loyalty Study" (2014).
 5 Market Decisions, "2014 Unum STD, FMLA and LTD Claimant Satisfaction Research" (2015). LTD claimants only.
 7 For Unum Group subsidiary financial ratings, visit Investors.Unum.com > Financial Information > Credit Ratings.
 8 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 Annual Sales and In Force" (2015).
 9 LIMRA, "Individual Disability Income Sales and In-Force Survey Annual Review 2013" (2014), based on multilife.
 Insurance products are underwritten by the subsidiaries of Unum Group.

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Unum disability: A better benefit experience



Disability expertise

that's focused on you

At Unum, we believe in giving full attention to each employee. That's why our Benefits Directors manage small teams of Benefits Specialists. Our specialists' caseloads are significantly lower than industry standards — allowing them the time they need to effectively partner with you and support your employees throughout a disability.



WHY PARTNER WITH UNUM?

Our claim management model emphasizes adequate time to listen. This personal connection sets us apart — and makes the difference your employees will appreciate.



People helping people



WHY PARTNER WITH UNUM?

Our claims philosophy is centered on people, not paperwork. We never forget that behind every policy is a person experiencing a life-changing event.

Your disability benefits team: Gold standard in claims management



- **Provide specialized stay-at-work support:** Avoid lost time
- **Help employees gather all necessary claim information:** We partner and educate
- **Ensure timely claim decisions and stay in contact with employee:** They are always aware of their claim status and responsibilities
- **Provide vocational expertise:** Resume writing, interview assistance, job search and placement support



- **Call before we write:** Enable everyone to ask questions
- **Dedicated claim team:** We know you
- **Early intervention & specialized resources:** Focus on return to work
- **Management case review:** Ensuring accuracy and service

A partner for you

Day-to-day benefits administration made easy

We understand the complexities of benefits management, as well as the increasing demands on managers' time. Our process starts with consultation, followed by effective benefits education and enrollment strategies that fit your business and your goals. Streamlined administration through our secure iServices website allows you to easily handle most tasks online — freeing up time for you to meet your business goals.



With our iServices website

You can:

- Pave the way for a smooth enrollment with effective employee education materials
- Collect data and run reports with simple online tools
- Access your account 24/7
- View and update employee and billing information
- Pay premiums electronically

Your employees can:

- Sign and submit the electronic authorization form
- Upload documents for claims
- Register for direct deposit
- Check claim status and most recent payment information
- Review correspondence online and discontinue hardcopies
- Get updates 24/7 with mobile web access optimized for smartphones

**UNUM PAID
\$5.6
BILLION
IN BENEFITS
IN 2014¹**



WHY PARTNER WITH UNUM?

When you work with us, you gain a consultative partner committed to making your work easier.

¹ Unum internal data, 2014.

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