



Better benefits at work.



The benefits of partnering with Unum Advantages for you and your clients



If you're looking for a benefits provider that's dedicated to helping your business, look no further than Unum. We offer strength, service and support to meet all your needs.

A partner that's focused on you

The benefits of one

When you choose integrated benefits from Unum, you work with a single, trusted benefits partner who can provide:

- One complete benefits package, backed with flexible enrollment options
- One collaborative implementation and administration partnership
- One source for expertise on ADA, FMLA and return-to-work services
- One seamless claim experience with a single intake process and one claim form for all

Key advantages of your national partnership

Your partnership with Unum provides unique advantages, including:

- ✓ Dedicated home office resources to complement local resources, align strategy and drive growth initiatives
- ✓ Priority handling of your business with designated resources in key business units across the company
- ✓ Enhanced and customizable training programs to assist you and your clients with developing benefits expertise
- ✓ Targeted approach to prospecting using industry-leading tools
- ✓ Claim and leave administration expertise, including FMLA, ADA and Paid Family Leave
- ✓ Enhanced compensation programs that differentiate the partnership

AN INDUSTRY LEADER

With more than 165 years of employee benefits focus and expertise, Unum has the financial strength to bring innovative solutions and unsurpassed service to you and your clients. Our experience and understanding of the workplace can help your clients protect their employees —and simplify your overall business.

You don't have to take our word for it. Take a look at our industry rankings:

1 #1 — Group Disability¹

1 #1 — Individual Disability²

3 #3 — Voluntary benefits³

1,2 LIMRA, "U.S. Group Disability Insurance 2016 Annual Sales and In Force" (2017), and LIMRA, "Individual Disability Income Sales and In-Force Survey Annual Review 2016" (2017), based on multilife.

3 Eastbridge, "U.S. Worksite/Voluntary Sales Report: Carrier Results for 2016" (2017), based on inforce premium.

Complete benefits package

We offer a variety of employer-paid and employee-paid financial protection plans and services with a broad range of funding options. Our competitive voluntary benefits portfolio is designed to help employees and their families during life's most difficult moments.



Accident



Critical Illness



Dental



Disability



Hospital Insurance



Life



Stop-loss



Vision

UNUM GROUP

Financial strength ratings

S&P: A

Moody's: A2

Fitch: A

AM Best: A

For Unum Group subsidiary financial ratings, visit: Investors.Unum.com > Financial Information > Credit Ratings.

Standard & Poor's Rating Services, Moody's Corporation, Fitch Ratings, A.M. Best Company (February 5, 2018).

Sales and service support

Our local sales and service resources include:

- 400 highly trained Sales and Client Management professionals, certified in their sales focus
- 1,000+ experienced service associates
- 35 Unum field offices with 43 local Managing Directors of Sales and Client Management

Experience the Unum difference

Whether your clients need innovative insurance coverage, value-added administration services, or enrollment and claims support that exceeds expectations, Unum can deliver. Our focus on helping others is an important part of our company's culture. You're not just working with Unum —you're partnering with a company you'll be proud to work with.



To discuss your clients' needs and learn more about the services available to you, contact your Unum representative today.



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BROKER SATISFACTION

When it comes to building relationships, we regularly exceed the level of partnership many brokers expect.



97%

of Unum's benefits brokers surveyed gave Unum positive ratings for overall quality.

Versta Research, 2017 Unum Benefits Broker Study (2017).
Results represent % 6-9 on 9-point scale where 1=Poor and 9=Excellent.

Dental plans are marketed by Unum, administered and underwritten by Starmount Life Insurance Company. Non-dental insurance products are underwritten by the subsidiaries of Unum Group.

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