

Unum voluntary benefits

Experience and expertise that delivers

The strength of a market leader



- **100,000+** employer customers
- **\$5.2 billion** benefits paid
- **12 million** covered individuals

Positive ratings by surveyed customers¹:

- 97% for overall value.
- 95% for service to their employees
- #235 on the Fortune 500 list²

Strong portfolio of products and funding options



- Disability — LTD, STD and IDI
- Life — term, whole, universal
- Accident
- Critical illness
- MedSupport
- Long term care

Why choose Unum? As an industry leader, we can deliver long-term benefit solutions to meet the needs of any workplace.

VB leadership

- #1 in critical illness inforce premium³
- #1 in whole/universal life sales & inforce premium⁴
- #2 in total VB inforce premium; #3 in total VB new sales⁵
- 15% average Unum annual growth over past decade
- 25+ years delivering voluntary benefit solutions

VB customer block

- 9,500 voluntary benefits customers
- 1.9 million individual inforce policies
- \$164 million in voluntary claims paid in 2009

Employee education and enrollment fulfillment

- Effective, consumer-tested employee education tools
- Hispanic benefit education and communication dedicated team
- Employee- and HR-centric enrollments; laptop, call center, online/self-serve
- Non-commissioned in-house enrollers (<500-size employee groups)
- 30+ regional & national enrollment partners with established technology connection

Service support

- 35 local service teams in metropolitan areas across the U.S.
- 600+ home office employees dedicated to Unum VB business
 - A dedicated contact for implementation and billing
 - VB orientation program for new customers
- Single, integrated VB/group underwriting team
- 400,000 service calls taken annually; 83% managed without holding or transferring
- 5-day standard claim decision; integrated intake for all Unum coverages

Technology

- 600,000 applications processed annually; 90% submitted electronically
- 24/7 e-access to individual policy portal
- 30+ established connections for third-party enrollment and/or benefits administration; includes online/self-serve functionality
- iServices billing and payment data exchange
- Rapid bill reconciliation system

Unum 2009 internal data unless otherwise noted.

¹ Harris Interactive, "Fall 2009 Employer Loyalty Study," survey.

² Fortune magazine, April 2010.

³ LIMRA, "LIMRA's Worksite Marketing of Voluntary Products Semi-Annual U.S. Inforce Survey," Year-End 2009.

^{4,5} Eastbridge, "U.S. Worksite Sales Report Carrier Results for 2009," May 2010.

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