



Modern Slavery Act 2015 Statement *for financial year ending 31 December 2019*

Introduction from the Chief Executive Officer, Peter O'Donnell – Unum European Holding Company Limited

Unum has a zero tolerance to modern slavery and human trafficking. The commitment to tackling slavery and human trafficking within Unum's supply chains is linked to our core values. Unum has identified the risk of slavery and human trafficking being prevalent within Unum's businesses as low, but we continue to monitor the landscape to ensure that it remains this way.

To mitigate this potential risk, we undertake due diligence in respect of our suppliers to ensure they are also doing what they can to ensure that their business and supply chains are similarly monitored.

Organisation's Structure

Unum is a provider of insurance services in the United Kingdom (UK). Unum Limited is the UK operating subsidiary of Unum Group (listed on the New York Stock Exchange). Our head office is located in Dorking in the UK. We have over 800 employees in the UK. This statement applies to Unum European Holding Company Limited and all of its subsidiaries who are based in the UK.

Our Business

Generally, we sell our insurance products to companies in the UK through brokers and independent financial advisers.

Our Supply Chains

As a large insurer we outsource some of our business functions, for example elements of our claim payment process and security of our company buildings. We also have a limited group of third-party suppliers for support services such as Information Technology. These include contracts with companies that are situated outside of the UK.

Our Policy on Slavery and Human Trafficking

Unum is committed to ensuring that, as far as we can be sure, there is no slavery or human trafficking in our supply chains or in any part of our business. Our anti-slavery policy reflects our commitment to acting ethically, with integrity and to having effective systems and controls in place.

Unum's Code of Conduct provides a strong focus on reporting concerns, treating others with respect and being honest, fair and trustworthy. As such, we have a whistleblowing policy and procedure in place to protect whistle-blowers who report concerns including any concerns relating to slavery and human trafficking should they occur.



Due Diligence Processes for Slavery and Human Trafficking

As part of our initiative to identify and mitigate risk we have strong processes and controls to:

- Identify and assess potential risk areas in our supply chains;
- Mitigate the risk of slavery and human trafficking occurring in our supply chains; and
- Monitor supplier compliance to our policy as part of our overall third-party supplier risk management programme.

As part of the due diligence procedure, suppliers are required to confirm that they adhere to policies equivalent to our own.

Training

All of our staff members in the UK undergo annual training on anti-slavery and human trafficking as part of their compulsory continuing professional development to ensure a high level of understanding of the risks of modern slavery and human trafficking and the impact which they could have on our supply chains and our business.

Looking Ahead

We shall continue to review our processes, policies and training to ensure that we are doing everything that we can to detect, prevent and discourage modern slavery throughout our supply chains.

Approval

This statement is made pursuant to section 54(1) of the Modern Slavery Act 2015 and constitutes Unum's slavery and human trafficking statement for the financial year ending 31st December 2019 and has been approved by the board of Unum European Holding Company Limited.

A handwritten signature in black ink that reads "Peter O'Donnell". The signature is written in a cursive, slightly slanted style.

.....
Peter O'Donnell
Chief Executive Officer