

Unum UK 2025

Diversity Pay Report

We're proud to be a specialist employee benefits provider with a strong sense of purpose. We believe that what we do makes a positive difference to society and we're on a mission to help more people.

We consider inclusion and diversity in everything we do and are building a workplace where different perspectives are not just welcomed, they're appreciated. For us, it's not just about ticking boxes, it's about leveraging the real experiences of the people who make up our team.

Our people are creating space for meaningful conversations, championing diverse perspectives, and cultivating a culture of belonging. That momentum is reflected in the engagement we're seeing across our employee networks; from personal brand development sessions and speed networking, to sharing stories during events like international day. In our last full employee engagement survey in 2025, our people told us that we're on the right track by giving us an 81% inclusion score.

Looking at our pay gap data, on balance, the picture is improving. Since we began reporting in 2017, both our mean and median figures have shifted significantly. For example, our median pay gap has dropped from 17.5% in our first report to 9.8% in 2025. We continue to voluntarily publish our ethnicity pay gap data and remain committed to increasing the number of diverse voices across our workforce.

Pay gap data is important, but it's just one part of a much bigger picture. We're constantly challenging ourselves to grow, evolve, and make a meaningful impact on our people, our customers, and the communities where we live and work.

I confirm that the data in this report is accurate.



Jane Hulme
Human Resources Director



Gender pay gap results

This table shows our overall median (middle figure) and mean (average) gender pay and bonus gap data at the snapshot date of 5 April 2025.

The bonus gap calculation is based on all bonus payments paid between 6th April 2024 and 5th April 2025. The figures don't reflect pro-rated bonuses for part-time workers, the majority of whom are women.

Gender identity

Although gender pay gap regulations mean we must identify our colleagues as men and women, we actively support all gender identities through our values, inclusion and diversity strategy, policies and employee networks.

Workplace diversity

59%

Women

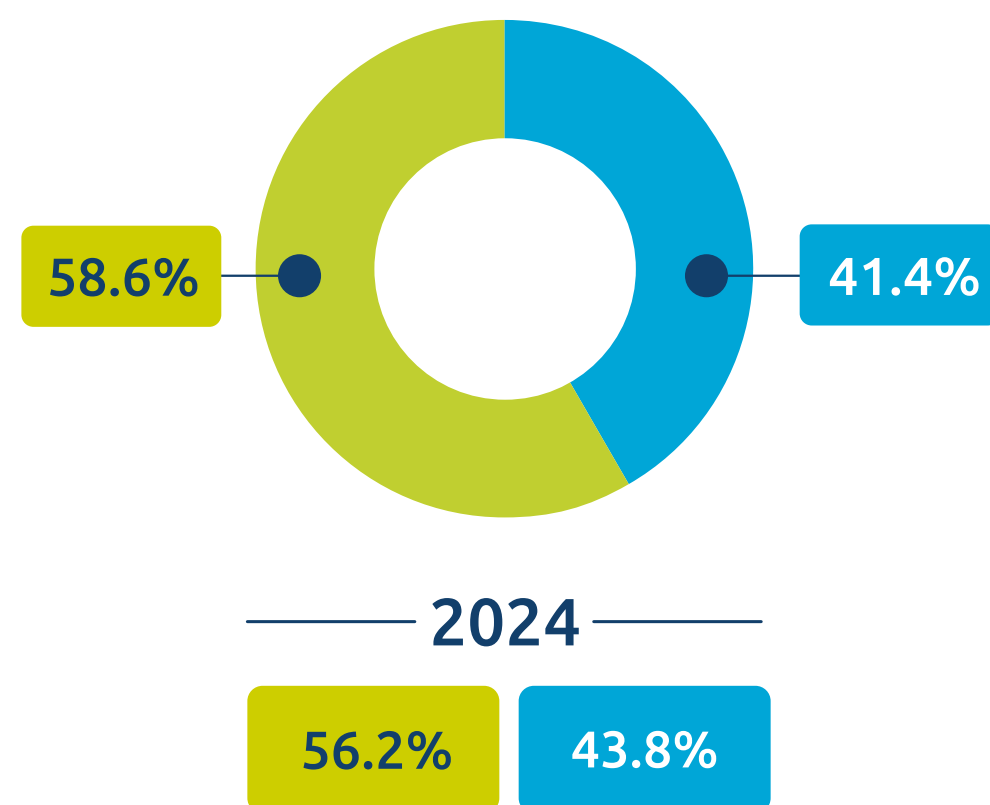
41%

Men

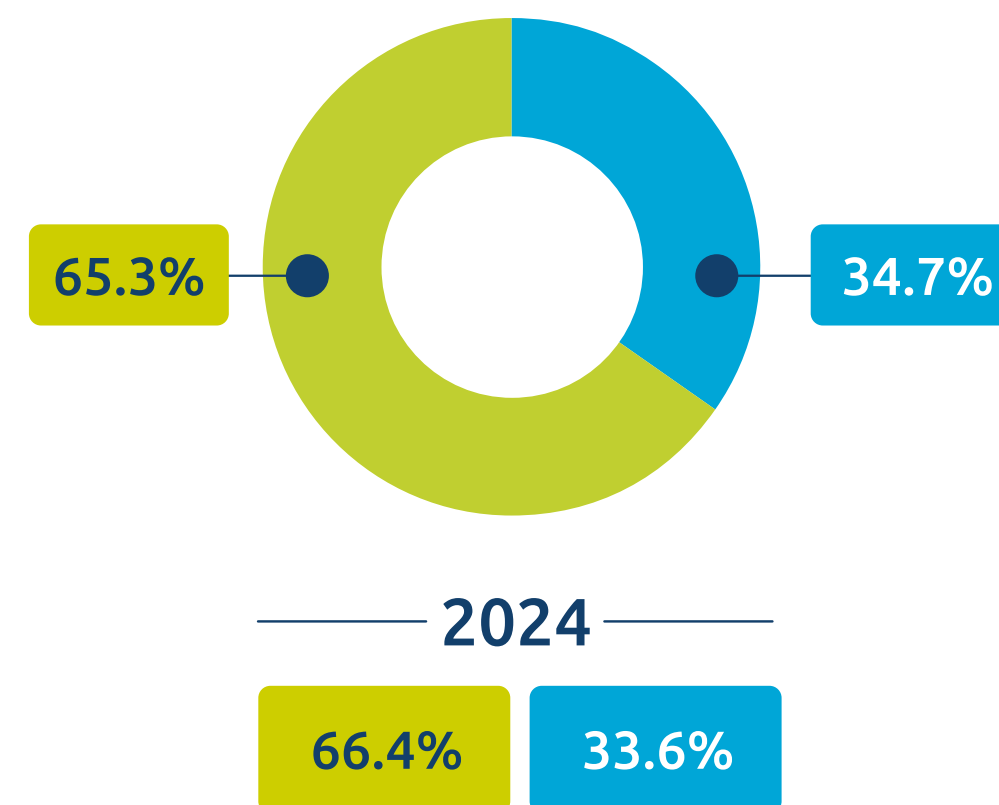
	Gender pay gap		Gender bonus gap		Proportion of women and men receiving a bonus ¹	
	Median	Mean	Median	Mean	Women	Men
2025	9.8%	16.7%	18.1%	52.2%	91.0%	93.3%
2024	11.7%	16.3%	24.0%	45.3%	89.7%	92.4%
2023	14.9%	19.9%	32.5%	51.1%	90.2%	90.8%

1. New starters hired after 30 September 2024 weren't eligible for a performance based bonus at that time.

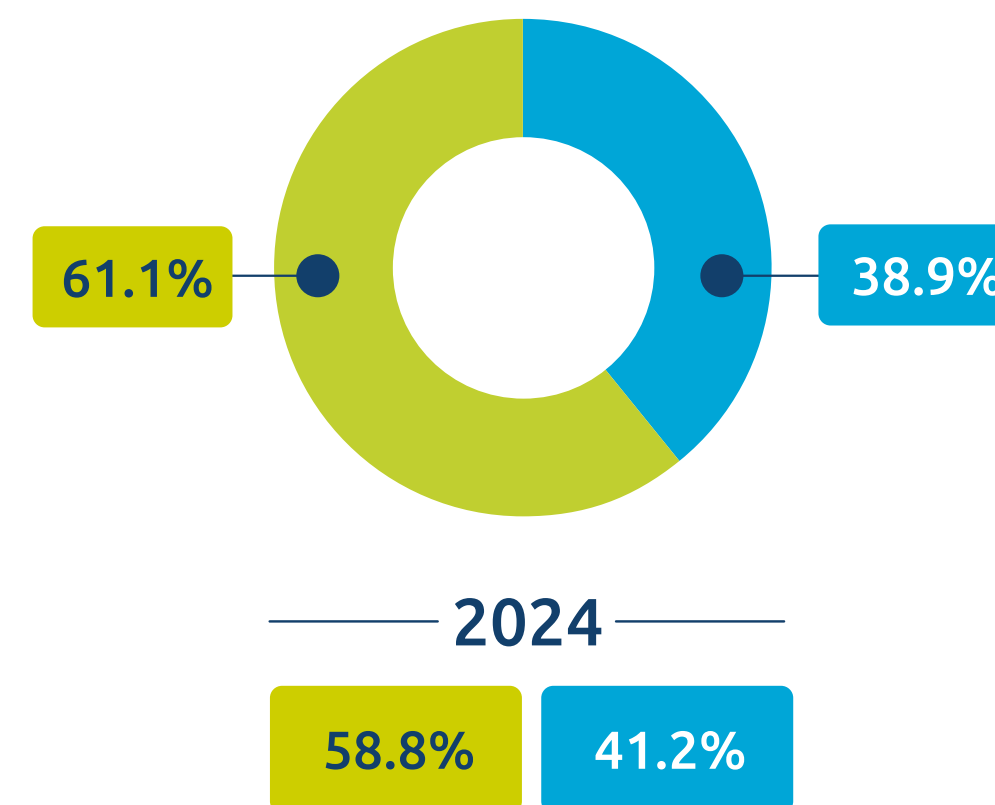
Lower quartile (%)



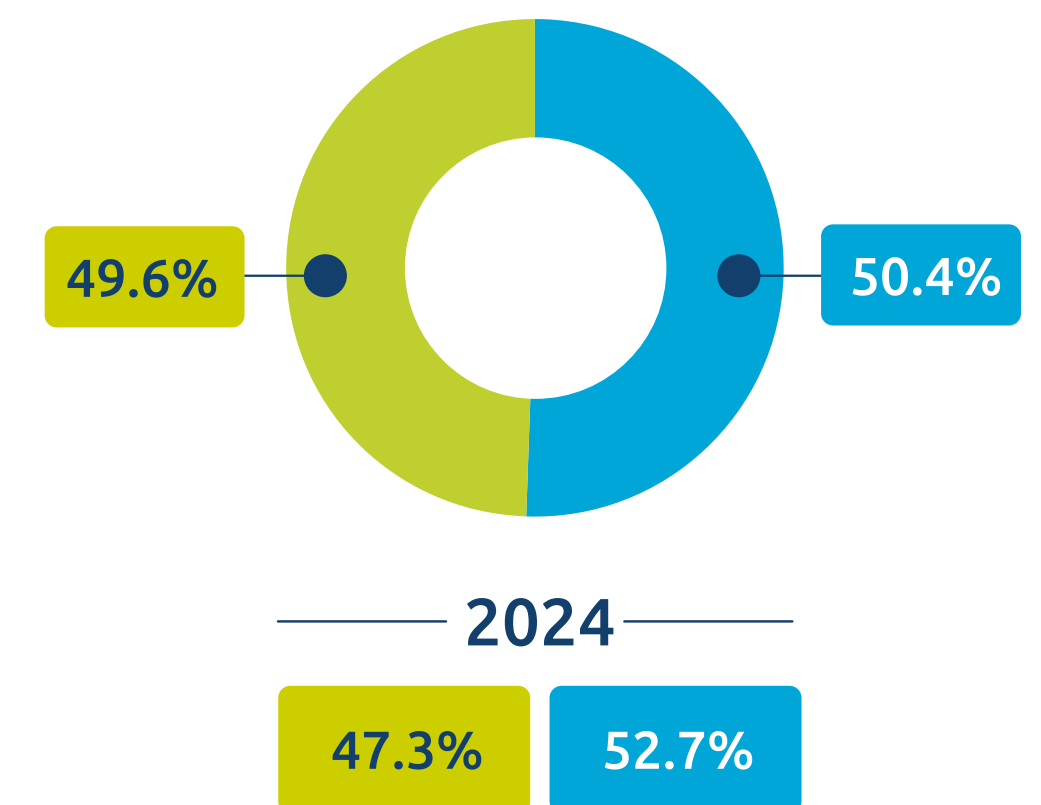
Lower middle quartile (%)



Upper middle quartile (%)



Top quartile (%)



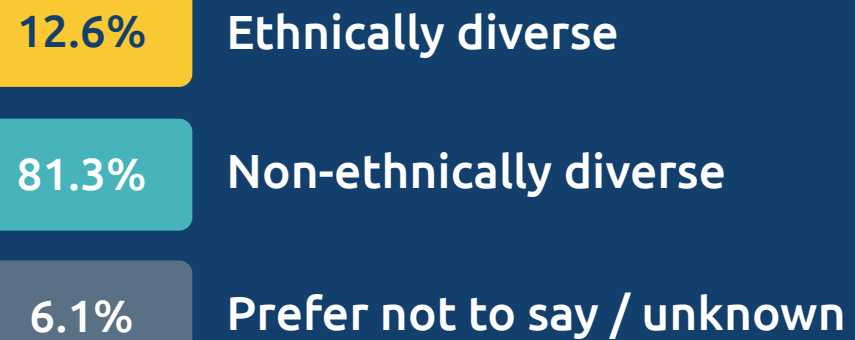
Ethnicity pay gap results

This table shows our overall median (middle figure) and mean (average) ethnicity pay and bonus gap data at the snapshot date of 5 April 2025.

The bonus gap calculation is based on bonus payments paid between 6 April 2024 and 5 April 2025. Analysis of our data shows that a higher proportion of those who have voluntarily self-identified as ethnically diverse are in higher paid roles.

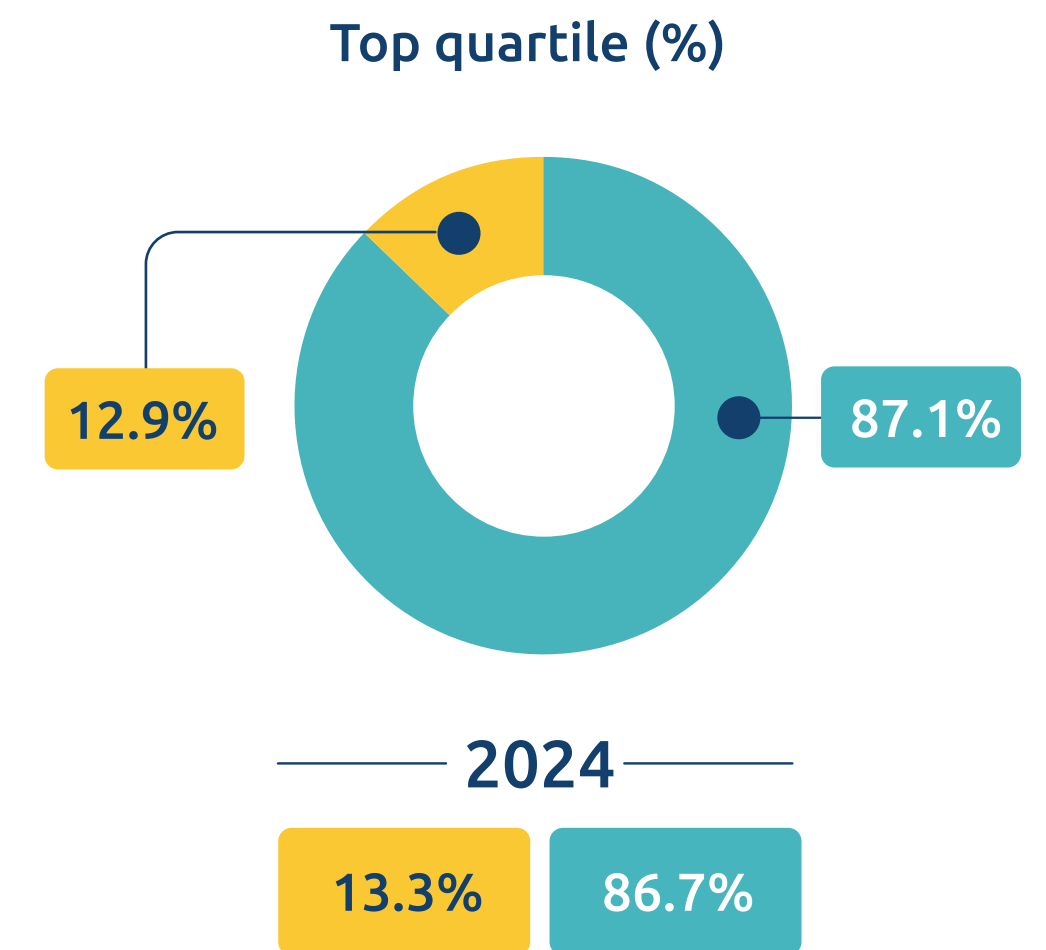
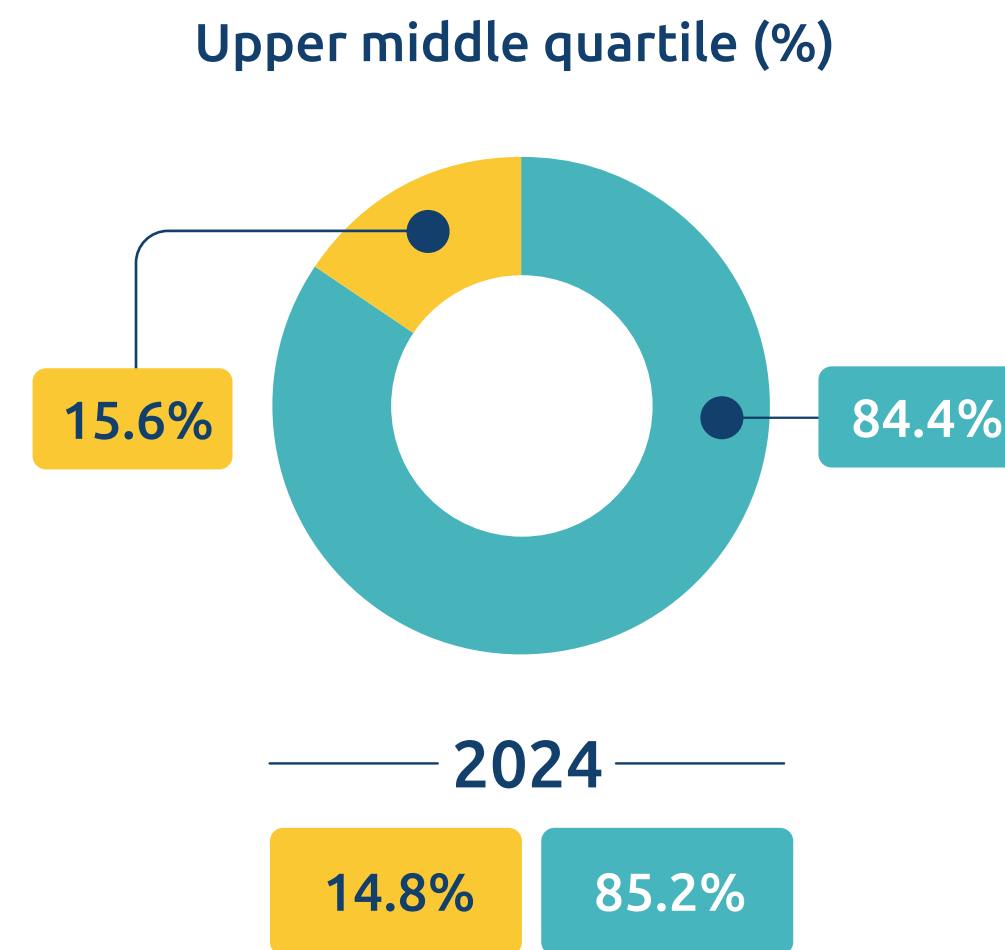
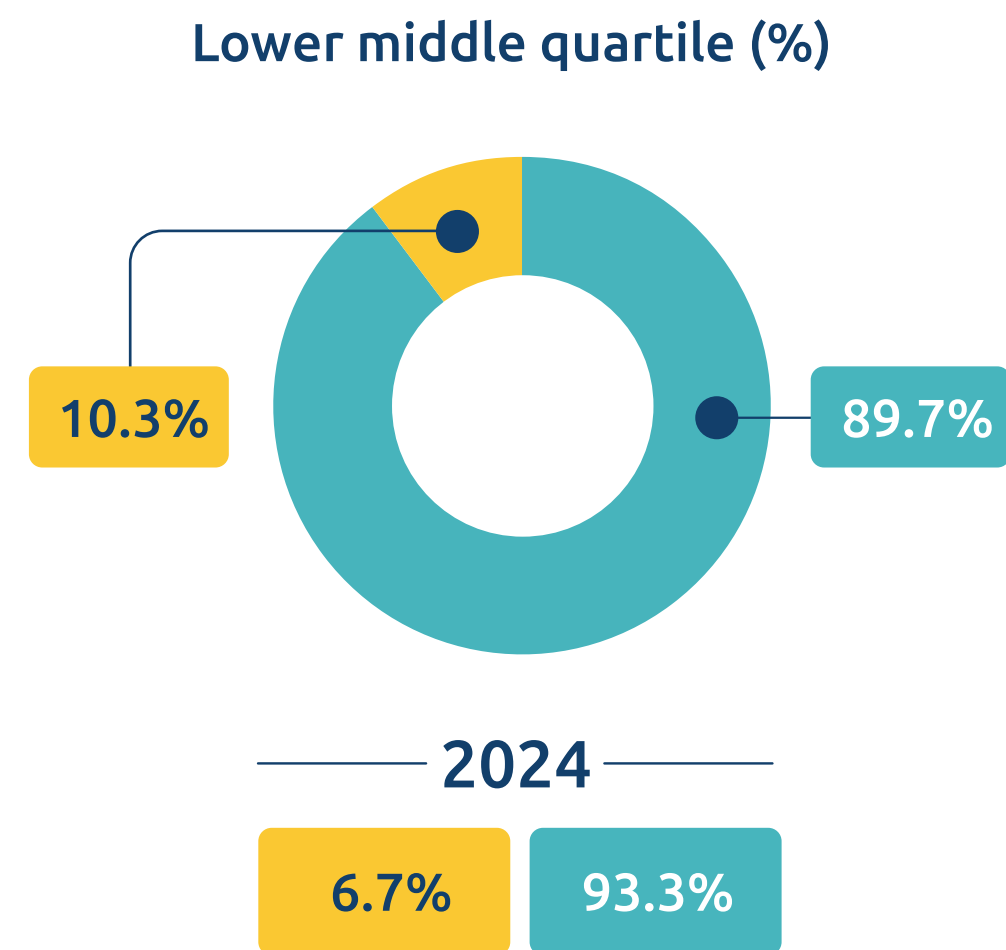
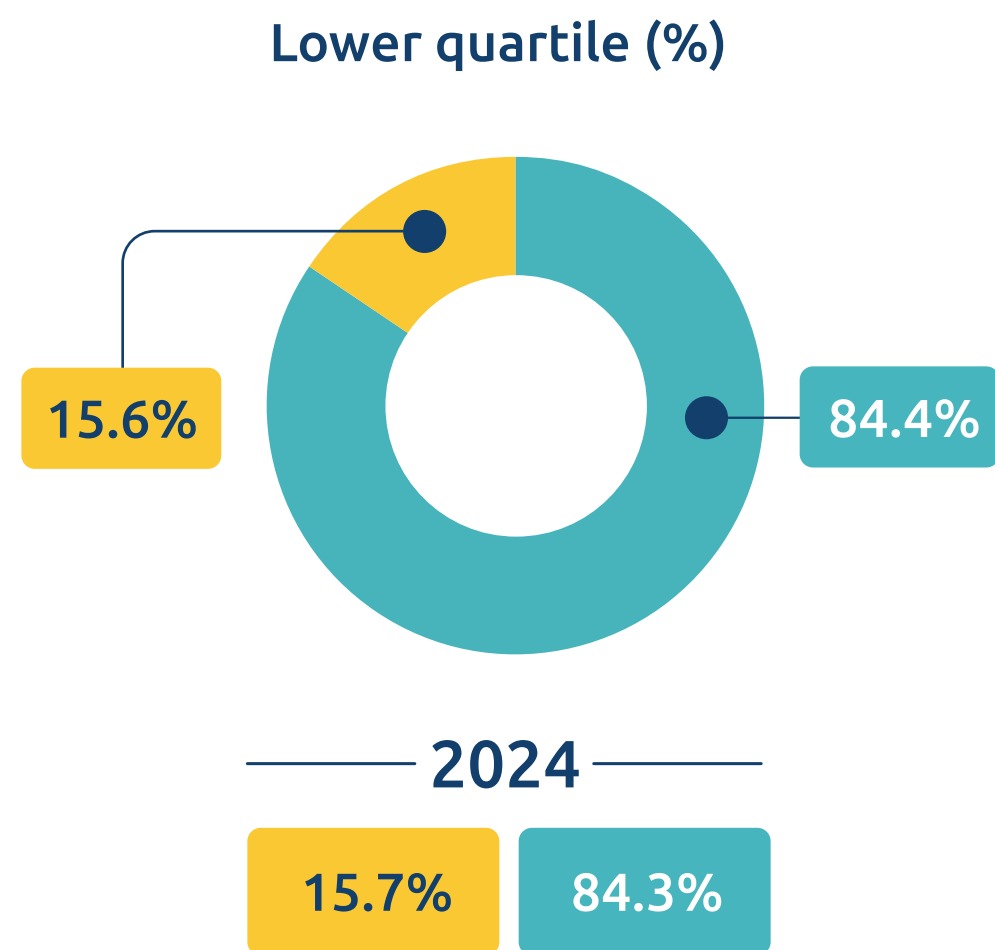
Voluntary self-identification

Our ethnicity pay gap data is based on information from 93% of our people who voluntarily self-identified their ethnicity and doesn't include those who selected prefer not to say or unknown.



	Ethnicity pay gap		Ethnicity bonus gap		Proportion receiving a bonus ¹	
	Median	Mean	Median	Mean ²	Ethnically diverse	Non-ethnically diverse
2025	-4.8%	8.8%	-16.8%	55.3%	83.1%	93.0%
2024	-13.0%	2.1%	-13.9%	24.5%	89.7%	90.4%
2023	-19.9%	-7.2%	-17.3%	-8.0%	85.6%	90.7%

1. New starters hired after 30 September 2024 weren't eligible to receive a performance-based bonus at that time.
2. As the percentage of colleagues who identify as ethnically diverse increases across our business, this data begins to align.



Making a difference in our workplace

Progress isn't always a straight line, but it is happening.

In 2025, we saw our median pay gap narrow – a sign that our continued focus on fair and inclusive reward is making a difference. At the same time, the rise in our mean bonus gap has sharpened our attention and strengthened our commitment to closing the gap.

These insights, both encouraging and challenging, are helping us shape a workplace where recognition and reward truly reflect the value each person brings.

We're proud of the progress we're making and we're more determined than ever to keep pushing forward.



Our ongoing activity

To help close our gender and ethnicity pay gaps, we're taking meaningful action through targeted development initiatives. These are designed to make opportunities more accessible, strengthen diverse leadership representation, and embed inclusive practices into the everyday moments that shape careers. Here are some of the key programmes driving this commitment:

Leadership essentials and manager unpacked programmes

These foundational programmes equip new and existing people managers with the skills to lead inclusively, give effective feedback, and hold meaningful career conversations.

By strengthening leadership capability and embedding inclusive behaviours early, we reduce bias in performance management and promotion decisions, which are key drivers of pay disparity.

Inclusive interviews training

All our hiring managers must attend this workshop to ensure they understand the importance of being aware of biases in recruitment and learn how to apply structured, impartial interview techniques.

By improving equity in selection processes, we remove barriers that prevent progression into higher paid roles and leadership positions.

Data and analytics skills

Building data literacy across all levels of our workforce enables teams to better understand our data, including representation trends and performance outcomes.

Empowering our people to interpret and act on data insights supports transparency and accountability in decision making and prevents any inequities.

Developing coaching habits and career essentials workshops

These sessions foster a culture of continuous development and career ownership. By equipping all colleagues (especially those from underrepresented backgrounds) with tools to navigate their careers proactively, we help close gaps in progression and pay over time.

Employee network events

We have five passionate and active employee-led networks, who run initiatives like speed networking and personal branding, that help women build visibility, confidence, and senior connections, which are key to progression and pay equity.

Best Workplaces for Women

In 2024, we proudly claimed the top spot on the UK's Best Workplaces™ for Women list for large employers. This achievement is especially powerful because it reflects what matters most – our people's voices. An incredible 96% of our team say it's a great place to work and we're committed to not just maintaining this momentum but raising the bar year after year.

We're equally proud of our commitment to HM Treasury's Women in Finance Charter. Having already surpassed 43% female representation in our leadership team, we're now focused on embedding this progress and building on it sustainably. Our ambition is to keep creating an environment where everyone thrives and feels empowered to succeed so that we can help more people.

Our inclusion and diversity strategy

Our pay gap data tells an important story, but it's only one chapter in a much bigger narrative.

True impact comes when we look beyond the numbers and embed inclusion into every decision, every opportunity, and every experience. That's why our focus is on a holistic inclusion and diversity strategy that drives sustainable change: building diverse talent pipelines, creating equitable processes, and fostering a culture where everyone can thrive.

We're proud of the progress we've made and energised to keep pushing boundaries, challenging norms, and shaping a future where inclusion and belonging are the standard, not the goal.

