



# Unum UK Responsible Business Impact Report

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2024/2025





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## A note from Mark Till

We are uniquely Unum. As a specialist employee benefits provider, we are leading the UK towards healthier, more productive workplaces. We help people physically, emotionally, and financially when they need us – from everyday support to the moments that really matter. And our mission is to help more people.

We've always been focused on being a responsible business, and giving back to our communities in a variety of ways. This new report comes at a time when our Responsible Business commitments are more important than ever.

It's also deep-rooted in our values and, as Chief Executive Officer, I'm personally committed to making sure we continue to do the right thing – every day. In fact, this special part of our culture was one of the key reasons that I chose to join the company in 2021, as I passionately believe that organisations should focus on being a responsible business.

Each year, we produce an action plan that outlines the key priorities we will take as an organisation across the different pillars of our Responsible Business strategy. The plan helps us consider how to progress and grow, while considering our impacts on the world around us. Each year, our Board of Directors signs off on our action plan.

This year's report provides an overview of the progress we've made over the last year and demonstrates our ongoing commitments to being a responsible business that's good for society. I hope you enjoy reading our story as much as I enjoy being a part of it.

### **Mark Till**

Chief Executive Officer, Unum UK

Chairman, Unum Poland

# About Us

Our parent company Unum Group provides a broad portfolio of workplace benefits and services, and has been helping people thrive for more than 175 years. In 2024, Unum Group reported revenues of US\$12.9 billion and paid approximately US\$8 billion in benefits through our businesses in the US, UK and Poland.

## Unum UK

We offer financial protection through the workplace including Group Income Protection, Life Insurance, Critical Illness and Corporate Dental cover. We're committed to health and wellbeing in society, so we help businesses build wellbeing strategies that make a difference to employees and their families.

We build these wellbeing strategies using a wide range of tools designed to help businesses of all sizes. This includes Help@hand, the award-winning health and wellbeing app from Unum, which offers employees fast, direct access to total health and wellbeing support. Services include a 24/7 remote GP, mental health support, a fully integrated employee assistance programme and more.

We are signatories of the HM Treasury Women in Finance Charter, and the Armed Forces Covenant, where we hold the Gold Employer Recognition Scheme Award. We are also a Disability Confident Leader, and Stonewall Diversity Champion. We have also been awarded the Diamond Payroll Giving Quality Mark by the Charities Aid Foundation for our charitable initiatives.

Providing security and peace of mind  
to individuals and their families

## 2.7 million

customers insured in the UK  
across all Unum products in 2024<sup>1</sup>

## £516 million

claims paid in 2024, representing nearly £10  
million a week in benefits to our customers

For more information, please visit [unum.co.uk](https://unum.co.uk)

Unum Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Registered Office: Milton Court, Dorking, Surrey RH4 3LZ. Registered in England 983768. Unum Dental is a trading name of Unum Limited.

<sup>1</sup> Unum internal data as at end of 2024. Figure represents the total number of lives under all policies and includes the total number of policies for an individual employee where they are insured under more than one product.

## Our Responsible Business Commitments: Doing the right thing

Being a responsible business is at the heart of our values. We're proud to be a values-driven, purpose-led organisation and are committed to doing the right thing for our customers, our colleagues and our communities – as well as the planet we all share.

Our vision is to be recognised as a leading employee benefits provider that helps the working world thrive throughout life's moments. We reinforce this through our commitments and actions to being **a responsible employer, our inclusive products and services, our impact on the environment, and making responsible investments.**



Our Responsible Business Strategy prioritises the sustainability-related material issues where we believe Unum can make the biggest difference and deliver the most societal and environmental value.

**Our strategy focuses on the four critical action areas below that we will prioritise as a responsible business:**

01

#### **Inclusive products and services**

Prioritising people by providing products, services and practices that reflect our customers' needs and the societies they live in.

02

#### **Responsible employer**

Creating a healthy, diverse and inclusive workforce where everyone is valued and respected and can be themselves.

03

#### **Environmental impact**

Reducing our environmental impact and ensuring a minimal impact from environmental issues on our business.

04

#### **Responsible investments**

Delivering consistent long-term returns while keeping risks at appropriate levels so we can deliver on our promises to policyholders and stakeholders, while also positively impacting our communities.

Our Responsible Business Strategy is also underpinned by solid foundations and our continued focus on:

#### **• Community outreach**

Enabling community engagement and development to create positive impact within our communities.

#### **• Ethics, governance and compliance**

Ensuring ethical and transparent conduct by Unum and its employees, including anti-corruption, AI governance, policy compliance and transparency, fair sales practices and fair competition.

#### **• Privacy and cybersecurity**

Protecting cybersystems and networks from theft, damage and disruption, and ensuring security particularly as it relates to managing customer and employee data and privacy.

# Inclusive Products & Services

We are committed to helping people remain or get back into work with services including income protection, life insurance, critical illness cover and dental plans.

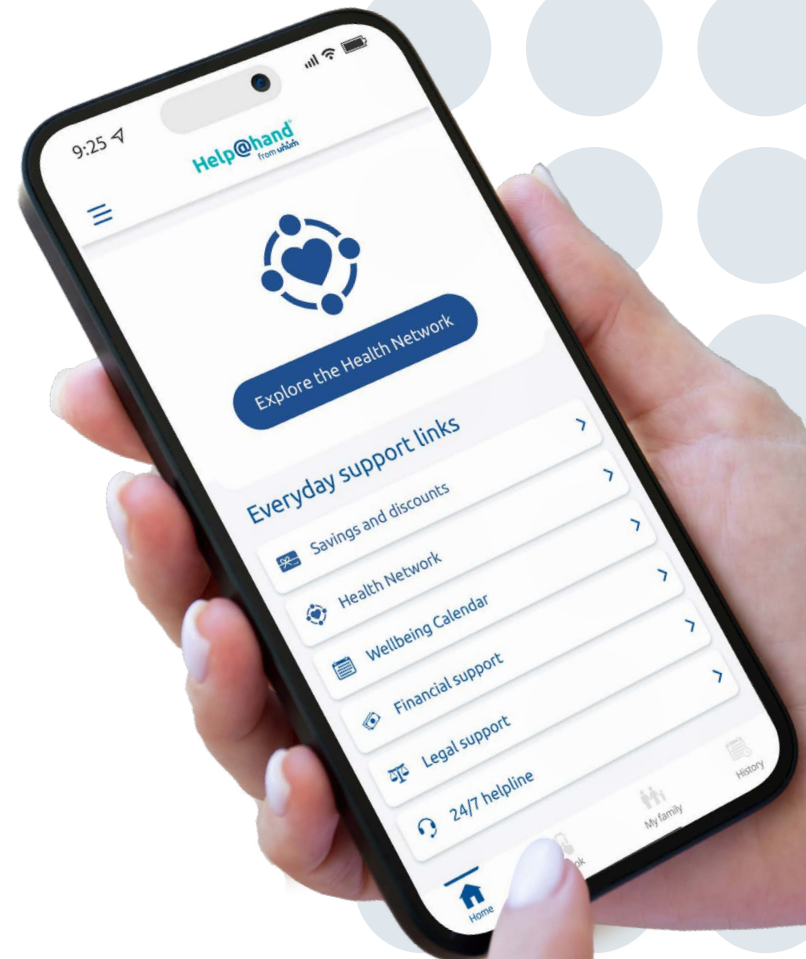
**Last year, we paid over £516 million in claims, with a 97% success rate in returning individuals to work or reaching an agreed outcome through our tailored rehabilitation programmes.**

Our products and solutions are at the heart of what we do as a business. They are central to having a broad and diverse portfolio that serves the fundamental needs of employees and their employers within the UK.

“Our continued success in helping workers return to work or reach an agreed outcome underscores our unwavering commitment to workplace wellbeing. By consistently going beyond the claim, we provide unparalleled support at every stage of an individual’s health journey – prevention, intervention, and protection – creating healthier and more resilient workforces.”

**Paula Coffey**

Director of Claims, Rehab and Medical Services, Unum



## Group Income Protection

Group Income Protection pays a percentage of an employee's salary if they're unable to work due to long-term illness or injury. Customers also have access to an extensive range of health and wellbeing services at no additional cost.

Financial peace of mind – providing continued income for employees who are sick or are unable to work

Absence management support – dedicated rehabilitation consultants to help employers manage sickness absence

Support for employees during their absence, easing the return to work process at the appropriate time

Group Income Protection can help manage sickness absence, support employers and employees when there are wellbeing concerns and protect people financially by providing a continued percentage of their income while supporting their return to work. Unum has grown over the past 50 years to become the leading provider of group income protection cover in the UK. We insure the largest number of schemes and have the largest premium income of any provider in the UK.

## Rehabilitation support

We have a team of dedicated rehabilitation consultants, who are there to help employers manage sickness absence and the associated costs. Our consultants support employees' journeys back to health, and back to work if this is the aim. This can help reduce the length of an absence and its impact on the organisation, while assisting employees through ill health.



### Prevention

We provide access to a wide range of tools and services that can help prevent sickness absence or support employers and employees in managing absence



### Intervention

Whether someone is struggling at work with illness or injury, or is already absent, we provide practical rehabilitation support and advice to help people stay or return to work



### Protection

We protect employees and their families during difficult times by providing a monthly benefit if long term illness or injury prevents them from working

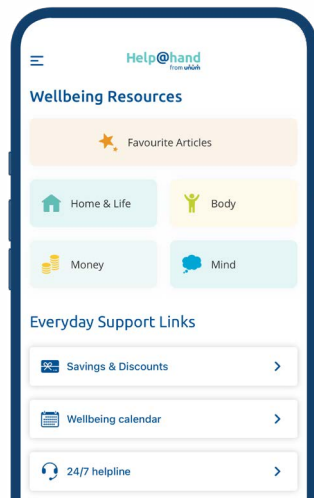
Group Income Protection customers have immediate access to a range of health and wellbeing support services at no additional cost.

- Help@hand
- Financial and legal support
- Workplace wellbeing line manager workshops
- Interactive Wellbeing Calendar
- Workplace Wellbeing Hub
- U-First employee wellbeing workshops
- Absence management and return to work support
- Mental Health Pathway
- Cancer Pathway

## Help@hand

Help@hand from Unum,<sup>1</sup> the award-winning health and wellbeing app, offers our customers and their employees total health and wellbeing support, all in one place.

Employees and their eligible family members can access impactful, personalised services – including unlimited mental health support<sup>2</sup> and everyday lifestyle assistance – that make a real difference. Help@hand lets employers offer their people tangible services that are useful every day. Eligible employers can also receive consolidated usage data, giving valuable insights that support their employee health and wellbeing strategy.



**Help@hand's mental health service is the market's first with unlimited sessions,<sup>2</sup> which is on top of fast, direct access to medical support, including:**

- Unlimited 24/7 remote GP appointments
- Eight physiotherapy sessions per year<sup>3</sup>
- A medical second opinion service (up to two per year)

290,000+

Unum Help@hand  
interactions in 2024

Help@hand also has a fully integrated employee assistance programme (EAP) with a 24/7 helpline covering financial and legal issues, as well as help with emotional and practical concerns. Employees can engage with the interactive 360 Wellbeing Score as many times as they need to track their personal health insights. Completing just one of the four sections unlocks up to six lifestyle coaching sessions per year.

Help@hand also provides access to wellbeing resources including articles, webinars and podcasts, as well as extensive savings and discounts on everyday spending designed to help with living costs, all provided by BenefitHub.<sup>1</sup>

In 2024, Unum's Help@hand service saw over 290,000 interactions, including clinical appointments, proactive self-help content, 360 wellbeing scores and BenefitHub savings and discounts. This digital innovation empowers individuals to proactively take charge of their health and wellbeing.

1. The Help@hand from Unum services (the 'Services') are provided to Unum Limited ("Unum") customers by third-party specialist providers chosen by Unum. Unum is not the provider of the Services. The Services are entirely separate from the insurance policy provided by Unum. Access to the Services is facilitated by Unum at no cost to the Unum customer, and Unum may change or withdraw access to the Services at any time. Use of the Services are subject to the terms and conditions of the relevant third-party specialist providers. Services are available to UK residents only. For further information, please go to [unum.co.uk/frequently-asked-questions/services](https://unum.co.uk/frequently-asked-questions/services).

2. For mild to moderate issues. Number of sessions subject to clinical appropriateness.

3. Not suitable for complex, pre-existing or chronic conditions. Alternative guidance may be provided if appropriate.



## Cancer Support with Reframe

Unum partners with Reframe, an award-winning provider of personalised cancer support, to provide our cancer support service as part of our Group Critical Illness Cancer Pathway. When someone is first diagnosed with cancer it can be very confusing and overwhelming. Experts at Reframe provide tailored clinical, emotional and practical ongoing support.

## Group Life Cover

The death of an employee can be devastating – to their family, friends, and colleagues. Group Life Cover provides a tax-free lump sum to the employee's loved ones helping to reduce financial worries at a difficult time. Group Life customers also have access to a range of valuable support services, for employees and the business, at no additional cost. Benefits can be a multiple of employees' earnings (up to 12x year's salary) or a set level of cover for all employees.

## Group Critical Illness Cover

Group Critical Illness Cover provides practical, emotional, and financial support for individuals and their families during life-changing illness. Our Group Critical Illness Cover provides employees with a tax-free lump sum after they, their spouse or partner (if covered), or their child survive a covered critical illness for 14 days.

The lump sum can be used however an employee wants to. For example, they could fund private health treatment, make adaptations to their home, take time off to care for a loved one, or take a well-deserved holiday once their treatment is finished.

## Group Dental Cover

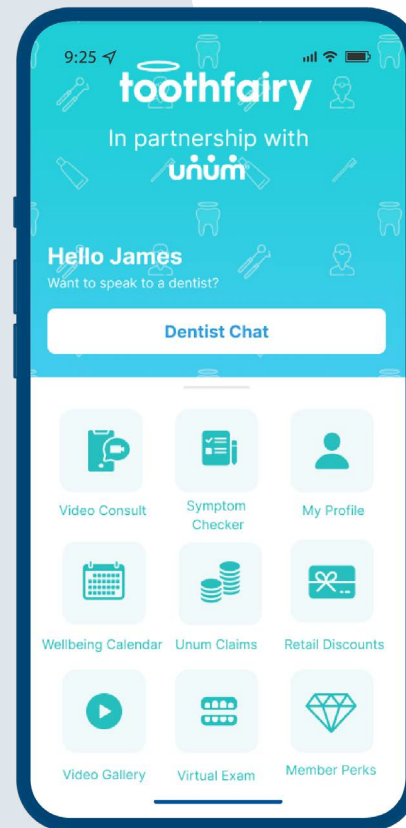
Group Dental cover helps employees and their insured family members receive both regular check-ups and essential dental treatment when they need it.\*

Claims can be made immediately from the policy start date and employees can benefit from our fast, paperless submission process. It is an affordable health benefit and is simple to implement and administer for the business.

All insured Group Dental members also have access to digital dentist Toothfairy at no additional cost, making high-quality dentistry services available immediately. Toothfairy is an award-winning, dental app designed to help employees access dental care on demand and prevent future dental issues.

Toothfairy's services are available via one easy-to-use bespoke Toothfairy app, providing help with dentistry services, including support and guidance for everyday preventative dental care and routine treatment, as well as dental emergencies, general advice and personalised oral health tips.

\*Cover levels, exclusions and annual policy limits apply. Please read all the policy documents carefully before applying.



## Group Optical Cover

Group Optical Cover pays a reimbursement towards the cost of optical expenses covered under the policy. It supports employers and their employees who wish to maintain their eye health and manage optical expenses by providing cover towards the cost of regular eye exams, frames, lenses and contact lenses.

Going for an eye test is far more than just checking if employees need glasses or a change of prescription – it's also an important health check. Opticians can spot general health problems as well as eye conditions during the exam.

Moreover, employees who use computers may be at risk of computer eye strain, which can cause:

- Eye discomfort
- Headaches
- Sore, tired, burning or itchy eyes
- Difficulty focusing
- Blurred/double vision.

Our plans help cover the cost of these vital, regular examinations, plus pay towards any eyewear needed as a result.

## Vulnerable Customer Support

In life's journey, vulnerability can touch anyone at any time – and under an array of circumstances. At Unum, we recognise that every customer has the potential to face challenges that require special attention and support. It's our fundamental belief that fair treatment should be extended to all, irrespective of circumstances.

We have developed a [toolkit](#) specifically for vulnerable customers to access services tailored to their needs, including health, life events, capability and resilience. Our aim is to ensure that every customer feels supported and empowered throughout their journey with us.

## Public Affairs

Unum is an authoritative and leading voice on workplace health, happiness and productivity. We regularly engage with policymakers to raise awareness of our products and services and the role they play in supporting employees to remain at or return to work. Unum continues to advocate for reform of Statutory Sick Pay to give workers better protection in the event of ill health. Unum has also led industry efforts to educate employers about the benefits of investing in employee wellbeing.

Our focus under our Inclusive Products & Services pillar in 2024 was to help more people and increase the number of lives insured. As at the end of 2024, 2.7 million\* customers were benefitting from the protection and peace of mind of our products.

### Actions undertaken to support this included:

- Group Dental Product & Proposition changes, including launch of our Toothfairy app to support customers' oral health, significant increases in benefit levels to address the rising cost of treatments, and a simplified claims and communications process.
- Product reviews and [fair value assessments](#) carried out to ensure that our product range continues to meet the needs of society today and offers fair value to our customers.
- Completion of final phases of Consumer Duty implementation as part of our ongoing commitment to [good customer outcomes](#).
- Launch of our employer portal, featuring online claims tracking and rehabilitation referral capabilities.

\* Unum internal data as at end of 2024. Figure represents the total number of lives under all policies and includes the total number of policies for an individual employee where they are insured under more than one product.

# Responsible Employer

Our workforce, with its broad array of backgrounds and perspectives, reflects our customers and the working world we serve. With a proven track record of innovating and thinking ahead, we've built a supportive and inclusive environment where people can progress and grow. That's why being a Responsible Employer is a key pillar to our Responsible Business strategy. We listen to our people, and we are extremely proud of the feedback we receive.



In 2024 we were delighted to be top of the leaderboard on the UK's Best Workplaces for Women™.

We officially ranked first among the top large organisations on the list. This recognises companies that ensure a reasonable balance of women and men across the organisation; remove barriers to women's career advancement; and create workplaces where all employees, regardless of gender, can flourish. We also ranked 5th out of 100 organisations on the UK's Best Workplaces for Development list and 8th among the 100 large organisations for UK's Best Workplaces for Wellbeing.

## 2024 Employee Engagement Survey

93%

of our people feel that their manager treats people fairly.

90%

believe that Unum is committed to providing equal opportunity for employees of all backgrounds.

92%

feel that Unum makes a positive societal impact.





In Q1 2025, our **Wellbeing Working Group** organised a company-wide 'U-Move' Step Challenge, a virtual challenge to walk the length of Great Britain from Land's End to John O'Groats over six weeks via any means of movement – covering 1,576km in total.

## Health and Wellbeing

At Unum, we are deeply committed to supporting the overall wellbeing of our employees – empowering them to thrive and achieve sustainable success through a healthy, balanced approach to work.

Our comprehensive Total Wellbeing benefits and programmes are designed to support every aspect of our employees' lives – physical, emotional, financial, and social. We believe that true wellbeing encompasses the whole person, and our offerings reflect that holistic perspective.

We foster a dynamic and inclusive workplace culture that encourages collaboration, innovation, and the freedom to bring forward bold ideas. Our commitment to listening is central to our approach – we regularly engage with employees through CEO-led virtual meetings, focus groups, annual and pulse surveys, and our Total Wellbeing survey.

These ongoing conversations help us nurture a positive, supportive environment where every employee can thrive and feel valued.

## Our approach to employee wellbeing

The approach we take to wellbeing for our employees is strategic and tailored annually, focusing on the current needs of employees. We also place great consideration on the strategic goals of our organisation and the role that people play within this. We achieve this by mapping the opportunities and challenges that they may experience and working out how the organisation can help them to grow and thrive through these.

### An integrated approach

Our people play an active role in delivering our wellbeing strategy. Our Wellbeing Working Group, comprised of employees with a passion for wellbeing, operates on a project basis, using our population health management data to identify projects they can implement and evaluate to support our wellbeing agenda.

Our wellbeing policy outlines Unum's expectation that we have a culture that supports health, one which ties together the responsibilities and roles of all employees, line managers and leadership on the road to achieving this.

## Data-led interventions

We use insights from our employee wellbeing survey (covering physical, emotional and financial wellbeing), our engagement survey and feedback from our business leadership teams, alongside our attendance management data and how employees use our support services such as Help@hand. This information allows us to intervene early with targeted interventions to support employees and helps us develop programming that aligns with the current needs of the employee population to enable them to thrive and help us deliver our shared goals and purpose.

### In 2024, we expanded several of our employee wellbeing programmes, including:

- Adding benefits designed to help employees understand, find and fund an elderly loved one's care, with access to specialised advisors.
- Paid carer's leave.
- Reproductive health benefits for women, including access to menopause-trained general practitioners, 12 months of ongoing support, 5 days of paid leave to attend fertility appointments or receive treatment and flexible working arrangements for those suffering heavy, painful periods.
- Bespoke training focused on key skills and habits for resiliency including setting healthy boundaries, imposter syndrome and sustaining healthy behaviours.
- Access to training and workshops to increase employee knowledge of ergonomics and good workplace practices.
- Unlimited financial coaching, which addresses a key finding from our 2024 Total Wellbeing survey which found that financial wellbeing and saving for the future was a top priority for employees across all age, genders and grades.

# Inclusive Workplace

At Unum, we fulfil our purpose of helping the working world thrive through life's moments by recognising and embracing the unique needs of those we serve. We are committed to fostering a culture of inclusivity and belonging for all employees across our enterprise.

We strive to be a welcoming community for all people to be their authentic selves, and as a result, more effectively connect with our customers. Our Inclusion Network works collaboratively with leadership, employees, and other stakeholders to create a culture that values diversity of thought, promotes fairness and integrates inclusion at all levels of the organisation.

The unique perspectives, experiences and backgrounds of our employees empower us to better serve our customers, communities and one another. This diversity of thought fosters innovation, which is crucial to helping people thrive.

Our ongoing success is dependent on our capacity to attract, nurture and retain top-tier talent. Our programming, training and hiring practices help us reach candidates with a wide array of personal and professional experiences and talents.

## UK Women in Finance Charter

Signing the UK Women in Finance Charter in 2016 reinforced our pledge to foster an inclusive culture, benefiting both the present and the future.

## Great Place to Work for Women

In 2024, we were named the #1 Great Place to Work for Women in the UK, a testament to our ongoing efforts as UK Women in Finance Charter Signatories.

## upLIFT Gender Equality Network

Our upLIFT Gender Equality Network, open to all employees, continues to foster community and engagement. The network hosted global panels for International Women's Day and International Men's Day, showcasing allyship and positive male role models. Record-breaking participation was also seen in "Lunch with..." sessions, where female executives shared insights about their journeys to leadership.

### Diversity Pay Report

We're committed to being an inclusive and diverse employer that employs people who reflect the communities and customers that we serve. That's why championing and prioritising diversity is one of our core values. We've been voluntarily publishing our ethnicity pay gap alongside our gender pay gap for the last five years.

To read our 2024 Diversity Pay Report in full visit: [Diversity-Pay-Report-2024](#).

We also recognise the value and importance of having a board with a diverse range of expertise, experience, skills and backgrounds which is reflected in our Board diversity and inclusion policy.



### Stonewall Diversity Champion

Being a Diversity Champion by Stonewall means a lot to us. It shows our commitment to being an inclusive workplace for our LGBTQ+ employees and the wider community. Unum is also a regular supporter of our local Pride.



### Disability Confident Leader

We are a recognised Disability Confident Leader, which means we're committed to providing disabled people with the opportunity to fulfil their potential, realise their ambitions and make the most of their talents.



### Working Families

We're delighted that Unum is a member of Working Families, the UK's work/life balance charity. Working Families shares the same values as ourselves by helping working parents and carers (and their employers) find a better balance between responsibilities at home and in the workplace.





#### EMPLOYER RECOGNITION SCHEME

#### GOLD AWARD

Proudly supporting those who serve.

### Armed Forces Covenant

We signed the Armed Forces Covenant in 2019 and achieved Silver accreditation in 2021. This is our promise to ensure that those who serve or have served in the armed forces, as well as their families, are treated properly and fairly. Thanks to the support of weSERVE, our Veterans Employee Network, we're proud to call ourselves a forces-friendly organisation. We'll ensure that those who served in the armed forces, whether regular or reserve, face no disadvantage in the workplace. In 2024 the Armed Forces Covenant awarded us Gold status, for our work supporting our Veterans, Reservists and the Armed Forces Community.

Our primary focus in 2024 was to ensure we continued to have an engaged and inclusive workforce, making Unum a place where people aspire to work.

#### Actions undertaken to support this included:

- Embedding of our Inclusion & Diversity strategy, providing resources for managers to continue inclusive practices in their business areas, including the launch of Allyship training and the creation of an Inclusive Interviewing workshop in partnership with our Talent Acquisition team to support inclusive hiring.
- Curious conversations where we welcome deeper discussions about our engagement survey insights, by creating safe spaces for meaningful dialogue on how to make Unum an even better workplace.



# Community Outreach

Unum's commitment to helping the working world thrive throughout life's moments — especially during challenging times — extends to how we approach social responsibility through our numerous and diverse Community Outreach activities. Through our caring spirit and the efforts of our employees, we strive for societal impact that creates stronger communities where we live and work.

## Our Community Outreach pillars:

**1**

### Education & Employability

We support organisations that provide education opportunities for all young people within our local communities to prepare the future workforce. We equip our employees to make a positive impact through mentoring relationships, reading buddy programmes and skill sharing.

**2**

### Healthy and Inclusive Communities

We educate and engage our workforce on key societal issues within our communities. This includes supporting organisations that positively impact healthier, inclusive places to live and work in a fair and equitable society that has room for everyone to thrive.

**3**

### Environment

Climate change is one of the biggest challenges of our time. We aim to reduce our environmental impact whilst minimising the impact of environmental issues on our business. Through our community programmes we support organisations that positively impact our local environments and provide 'green' volunteering opportunities for our employees.





## Charity partnerships

As a Responsible Business, charity partnerships have been a core part of our culture and values for more than a decade. They enable our employees to make a positive and lasting impact in our communities. Historically, this has been a two-year partnership with a national and two local charity partners, chosen by our employees. In 2025 we evolved this approach to maximise the impact we can have on our local communities by extending our partnership term to three years and reducing the number of charities we partner with to focus on our two local partners. Therefore in 2026 we will continue to work with our two local charity partners for a third year to continue the great work we have started with them.

In 2024 and 2025, we're proudly supporting:

in support of  
**YOUNGMINDS**

YoungMinds (national charity partner)

YoungMinds is a UK charity fighting for children and young people's mental health. They want to see a world where no young person feels alone with their mental health, one in which all young people get the mental health support they need, when they need it – no matter what.

To support YoungMinds in 2024 we held a variety of in-office and individual fundraising events. This included walks at both our offices to raise money for the 'Out in the Open' campaign and a prize draw for an extra day of annual leave for 'HelloYellow'. We have also partnered with the training team to provide a webinar for Unum staff and an information session for our Leadership Community on the many ways they support families every day.

“

**We here at YoungMinds would like to send a big thank you to the team at Unum who have done some amazing fundraising over the past year in partnership with us.**

The support has been incredible, so we wanted to pass on our sincere thanks and heartfelt appreciation. The total amount raised at the end of 2024 was a fantastic £21,100.62! The effort and dedication haven't gone unnoticed. Without supporters like you, our work would be impossible, and your support truly makes a difference! We really appreciate you and together we can continue to fight for young people's mental health.

**Michelle Kerrigan** – Head of Philanthropy & Partnerships, YoungMinds

”

We are also delighted to have partnered with YoungMinds in the creation of a new Health Network area within our Help@hand app. This is another step in the continuing innovation to develop our flagship health and wellbeing offering to meet the needs of the end user. With 46% of working parents concerned about their children's mental health,\* we know how the stressors young people are facing impact families. So, we partnered with YoungMinds to put support in front of working parents, creating a direct route to expert support.



YoungMinds are the first charity partner to feature within the app, which will link through to their parental support toolkit and helpline, providing:

- Expert advice on how to talk to children about difficult topics
- Practical tools for supporting mental health and emotional wellbeing
- Real stories from other parents and carers
- Confidential guidance via the YoungMinds helpline and webchat

\* <https://www.deloitte.com/uk/en/about/press-room/poor-mental-health-costs-uk-employers-51-billion-a-year-for-employees.html>



## St Michael's Hospice (Basingstoke charity partner)

St Michael's Hospice is an independent charity based in Basingstoke, supporting people across North Hampshire who have a life-limiting illness, are facing the end of life or experiencing bereavement. Their dedicated team of nurses, doctors and therapists deliver free, quality, compassionate end-of-life care and support to patients, their families and carers.

St Michael's Hospice is a popular charity with our Basingstoke-based employees, with sadly many having had personal experiences of using the services of the Hospice at some point in their lives. In 2024 our employees went above and beyond to support with our fundraising activities, which included clothing drives to stock their kilo sales, car washes, raffles and bake sales, as well as volunteering their time to help set up and run events, taking part in their 'Moonlight Walk' and wrapping Christmas gifts at a town centre store on behalf of the charity.



“

**Thank you so much to Unum for all of your support over the past year.**

The financial support that you provide through your fundraising events like the Easter bake sales, car washes, and personal challenges, to sponsoring our Fundraising events means that we are able to fund care for people living with a life limiting condition. Your kindness and generosity will go a long way towards helping us continue providing high-quality end-of-life care and support to families in need.

**Sarah Sheerman**  
Head of Fundraising,  
St Michael's Hospice

”



## Stripey Stork (Dorking charity partner)

Stripey Stork collects donations of clothes, toys and essential items for babies and children, rehoming them with local families experiencing hardship. Powered by 265 volunteer hours per week, they regularly help around 200 families on a weekly basis in Reigate, Redhill and the surrounding area.

Stripey Stork has gained significant support in our Dorking office in 2024 largely thanks to 12 team volunteering days our employees could take part in. We held drives for some of their key campaigns, like 'A Gift for Mum' and 'School Days' and set up a donations bin for clothes and toys in the office to allow staff to donate when it suited them, providing around a bin full of additional donations each month to the charity. We also fundraised for them with bake sales and raffles and welcomed them on-site to provide a school uniform sorting session for our Executive Committee and Board. When Stripey Stork also told us of their urgent appeal to secure additional warehouse space right next to their existing facility, we were delighted to be able to provide an additional corporate donation that would help to cover the first year's rent for the premises.



It's been a pleasure to build a long-term partnership with Unum, one where we can clearly see the impact of their support over time. What sets their CSR programme apart is the genuine commitment from the top – their Executive Committee and CEO have taken the time to understand our work, roll up their sleeves and volunteer alongside the team. That level of engagement led directly to us securing a new warehouse space; a transformative opportunity that's enabling us to scale our operations and help more families than ever before. We're also delighted to regularly welcome Unum colleagues to volunteer sessions, including many new starters. They leave as ambassadors for our cause, organise and participate in successful fundraising events and the in-house collection points they've set up have given a real boost to donations. This is responsible business at its best and we're proud to call them a partner.

**Nicola Dawes DL**

Founder & Chief Executive, Stripey Stork



## Volunteering

All Unum employees receive 24 paid volunteer hours (equivalent to three working days) each year to carry out volunteering projects in their local community or virtually during working hours. These can be used as they wish, either for individual volunteering projects or team-building challenges.

**9,200+**

volunteering hours by  
Unum employees in 2024



of employees took  
part in at least one  
volunteering activity  
in 2024



**Silver Partner**

### Chapter One

One of our most successful virtual volunteering partners is **Chapter One**, an online reading volunteers programme that connects schools and families with corporate volunteers. In 2024 we were proud to become a Silver partner, in recognition of the 40 Unum volunteers that are now involved in the programme. Volunteers spend 30 minutes reading online with the same child each week. Over time, this 1-2-1 support helps transform each child's reading confidence and ability.

In the last academic year, Unum made a significant impact on children's literacy in London, through their partnership with Chapter One. Unum volunteers supported 30 children, delivering over 280 hours of personalised reading support. This consistent, one-to-one engagement has helped build reading confidence and fostered a love of learning among the pupils.

**Anna Ansted**

Corporate Partnerships Manager,  
Chapter One

During a session, the world stops and you're in a little bubble, just you and the child. It's lovely. And when the 'lightbulb moments' happen, when a child recognises a word that they've been struggling on, or when, at the end of the year, you reflect on just how far your child has progressed, it's a magical thing, it really is.

**Andrea Johnson**

Chapter One Volunteer & Senior Specialist,  
Group Policy Servicing

Another way for our employees to give back is through our network of **charity committees**. These represent employees in all locations (including our homeworkers) and are run on a voluntary basis. Our charity committees help support and manage our relationships with our local and national charity partners and coordinate all charity fundraising events, activities and initiatives – whether these are in-person or virtual.

Being a member of a charity committee also provides our employees with an opportunity for personal development and improves communication and organisational skills, which can all aid career progression. It also helps with gaining a wider network within our business.

To further embed our caring spirit into our culture we run volunteering events specifically aimed at our new employees. These not only give back to our local communities in a tangible and practical way, but also give new joiners a first-hand experience of volunteering and why it's such an important part of working at Unum.

I have recently joined Unum and am excited at their stance on volunteering and the opportunities they provide. Being able to volunteer throughout the year is not just a welcome break from the routine, it's fulfilling, and makes a positive impact. I'm proud to be part of a team that encourages us to get out there and make a difference!

**Unum employee**



## Unum Community Fund

We partner with charities and voluntary organisations to make our communities stronger, thriving places to live and work. One way we strive to do this is through our corporate giving programme: **The Unum Community Fund**

This fund awards grants of up to £5,000 for community partnership projects aligned to at least one of our Community focus areas, which help to achieve the following aims:

- Help to build resilient, more equitable and inclusive communities
- Develop projects which will have significant, tangible impact across the UK (priority is given to charitable organisations located near to our main offices in Surrey and Hampshire)
- Build long-term relationships between our employees and local communities
- Develop opportunities for our employees to volunteer in the local community and enhance teamwork, communication and project management skills

We always welcome referrals to charitable and community organisations that might benefit from a Unum grant. We particularly welcome applications from smaller charities based in Surrey and Hampshire where Unum's main offices are located.

**27 charities**  
across the UK  
were provided  
grants in 2024

**10**  
projects targeting  
education and  
employability

**16**  
projects focussed on  
healthy and inclusive  
communities

**1**  
supporting local  
environmental  
initiatives

One example was a grant awarded to **Child Bereavement UK**, a charity that helps children, young people, parents and families to rebuild their lives when a child grieves or when a child dies. The grant supported the charity's Rapid Response Service, which provides immediate, tailored support to schools and educational establishments coping with unexpected deaths or terminal illnesses within their communities. As a result of our grant the service was able to support six organisations in London.

Later in 2024 we also provided a grant to **Sensory Services by Sight for Surrey** and their specialist team who enable and empower people who are deaf, hard of hearing, blind, partially sighted and deafblind. The grant was spent on 50 Equipment Essential packs, which are given to people who have recently been diagnosed with a sight impairment, or combined sight and hearing loss. The packs include five of the most popular items to aid with day-to-day living and support people to be independent with everyday tasks, like making a cup of tea, taking medication and using eye drops, or being aware of the time if they wake in the night.

The project has helped people to get to know more about the charity and the other services they offer should they need them. By giving individuals the specialist equipment and skills they need, they are empowering them to take charge of their lives.

“

The lamp is so light and I feel I will be able to read a book. Also, thanks for the talking clock and drinks gadget. The last week has been very difficult so kindness is a great help. You are obviously used to dealing with difficult old ladies – I am very independent.

**Sensory Services user**

”

## Matched Giving and Payroll Giving

We are proud of our employees' continued generosity at supporting good causes and giving back in times of need. To allow their generous donations to go even further and to make even more of a positive societal impact, we match all employee charitable donations of £30 or more through our Matching Gifts programme. We also donate an additional £30 to any employee participating in an organised charity fundraiser to further boost their fundraising, which is known as our Employee Participation Gift.

In addition, we offer all employees the chance to give back to an approved charity partner via Payroll Giving, allowing them to increase their donation in real terms by donating pre-tax. Unum also matches each employee's donation pound for pound to eligible charities. Our generous employees have won us the Gold Payroll Giving Quality Mark every year since 2013, which recognises that at least 10% of our employees make regular charity donations via payroll.

Furthermore, in 2024 we were proud to be awarded the Diamond Payroll Giving Quality Mark for the first time, reflecting our increasing employee participation levels and the corporate giving support that is given to enhance this important programme and further engage our employees.



## Heroes for Hunger Food Drive

Every year, Unum participates in the enterprise-wide Heroes for Hunger Food Drive, which collects food and financial donations for local foodbanks or other community organisations tackling food poverty.

In 2024, our employees supported FareShare, the UK's national network of charitable food distributors. They redistribute good food, which would otherwise go to waste, to 8,000 frontline charities and community groups that support people in need.

Employees from our Dorking office also donated over 350kg in physical donations, and our Basingstoke colleagues donated 104kg.

“Dorking Area Foodbank would like to say a huge thank you to the Unum team for this incredible donation. It will make a real difference to the local people we support at this time of ever-growing need. At the moment, demand for our services is often outstripping supply and large gifts such as Unum's really help to make sure we can be there for the people who need our help.”

**Katy Harris**

Project Lead at Dorking Foodbank



“A huge thank you to the team at Unum for helping FareShare to get more nutritious, surplus food to those who need it most in our communities. With your help, we will be able to source and deliver over 20,500 meals to the community groups and charities we support!”

**Ellie Weston** — Corporate Volunteering Manager, FareShare

## Dentaid

We have supported Dentaid, a dental charity providing dental care and oral health advice for people experiencing homelessness, abuse, poverty and harm. In 2023 they received a grant from the Unum Community Fund to contribute to funding their Winchester clinic, enabling 32 people to become dentally fit.

“Unum's support for Dentaid The Dental Charity has had far-reaching benefits. The financial contribution has enabled us to provide people experiencing homelessness in Winchester with life-changing dental care that both relieves pain and helps to improve self-confidence and general wellbeing. Unum has also supported our work through volunteering and promoting our dental outreach projects for some of the most vulnerable people in our community.”

**Jill Harding**

Head of fundraising & communications, Dentaid, The Dental Charity



## Birkbeck, University of London

For over 200 years, Birkbeck has fought for access to education for all people – a truly revolutionary mission. Ensuring education is available to all is at the heart of who Birkbeck is and what they do.

Since 2016, Unum and Birkbeck have partnered to remove the barriers to higher education. For many, taking on the debt associated with studying is simply not an option, meaning that university is out of reach. We are proud that to date, our partnership has provided crucial financial support to 72 Birkbeck students and ensured background and circumstance never limits access to education.

Of these students, 70 were given the chance to study through **Unum's Widening Access to University Bursary**. These bursaries provide much-needed financial support that can cover the costs of travel, study materials and even childcare, leaving students free to focus on their studies and not their finances.

In 2021, Unum expanded its partnership with Birkbeck further by funding the Unum Postgraduate Scholarship, providing a full fee waiver for a student from a disadvantaged background studying for a Masters programme. Following its successes in its inaugural year, we provided a second scholarship for 2022/23.



“

In 2024, our partnership with Unum continued to drive social mobility at Birkbeck. For the 40% of students from households earning under £25,000, higher education can feel out of reach. The Unum Widening Access to University Bursary helped change that, supporting 12 students with essential costs like travel, materials and childcare.

This partnership exemplifies how corporate collaboration can expand access and foster inclusive change. As we approach our 10-year milestone in 2026, we're excited to continue building equitable pathways to education.

**Connor Allan**

Philanthropy Manager – Birkbeck, University of London

”

# Environmental impact

Climate change is one of the biggest challenges of our time. We aim to reduce our environmental impact and continue to look at ways we can support our customers as they do the same.

## At Unum, we are:

- Taking steps to understand and reduce our carbon footprint
- Reducing the environmental impact of resources we consume
- Being a responsible steward of the assets we manage
- Initiating work with our key suppliers, exploring their environmental impact and how this contributes to our carbon footprint
- Helping our employees to make informed choices about their own carbon footprint and environmental impact
- Supporting organisations that positively impact our local environments
- Engaging with local communities and providing environmental volunteering opportunities for our employees



# Carbon reduction efforts to date

Unum's environmental management includes participating in initiatives to reduce our carbon footprint, waste, water use and more. We seek to continuously improve the way that we operate our business to minimise our environmental impact. Our main direct impact on the environment is through our facilities: our Head Office in Dorking, Surrey, an additional office in Basingstoke, Hampshire and our leased office space in the City of London.

We report on our carbon emissions on an annual basis via the Streamlined Energy and Carbon Reporting (SECR) which discloses our Scope 1, Scope 2 and Scope 3 categories 5, 6, and 7 emissions each year.

## Scope 1 and 2 Emissions

We actively work to reduce our carbon emissions and we have achieved:

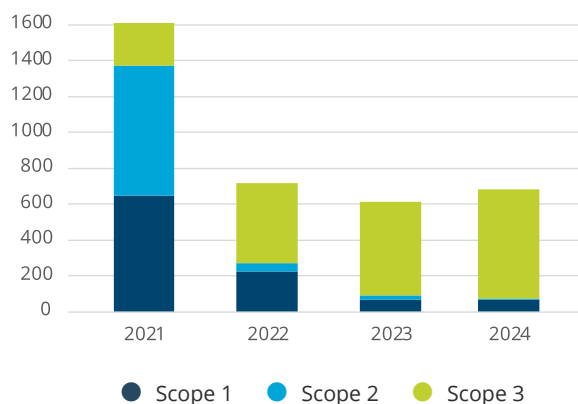
- An 80% reduction (market-based) and 49% reduction (location-based) between 2021 and 2022
- A further reduction of 66% (market-based) and 29% (location-based) between 2022 and 2023
- A 19% reduction (market-based) and 2% increase (location-based) between 2023 and 2024

## Scope 3 Emissions

We have reported:

- A 91% increase between 2021-2022
- A further 16% increase between 2022-2023
- A 17% increase between 2023-2024

## Our Market-Based Emissions (tCO<sub>2</sub>e)



## Key changes in our emissions between 2023 & 2024

### Refrigerant Gas | Scope 1



Year-on-year change

Significant increase due to a refrigerant leak in our Dorking office

### Fleet Vehicles | Scope 1



Year-on-year change

A moderate decrease as we have seen employees gradually opt away from the traditional fleet vehicle offering

### Natural Gas | Scope 1



Year-on-year change

A moderate decrease following the transition to biogas contracts in our Dorking and Basingstoke offices

### Business Travel | Scope 3



Year-on-year change

A moderate increase due to a rise in miles travelled by our employees to support organisational growth activities

# Streamlined Energy & Carbon Reporting (SECR)

Our SECR report includes emissions for Unum Limited which comprises the company and its subsidiaries.

The disclosure includes:

- (i) **Scope 1 emissions:** these are direct emissions produced by the consumption of fuel and refrigerants by Unum;
- (ii) **Scope 2 emissions:** these are indirect emissions generated from the purchased electricity used in our offices;
- (iii) **Scope 3 emissions:** these are indirect emissions produced by Unum's activity but owned and controlled by a different emitter. The Scope 3 categories included are: fuel & energy related activities (Category 3); waste and recycling generated in operations (Category 5), business travel<sup>1</sup> (Category 6) and employee commuting (Category 7).

The footprint is calculated in accordance with The Greenhouse Gas Protocol: A Corporate Accounting and Reporting Standard (Revised Edition). Outputs are in kWh and CO<sub>2</sub> equivalent (CO<sub>2</sub>e) using the most up to date conversion factors from The Department for Energy Security and Net Zero (DESNZ).

| Greenhouse Gas Emissions (tCO <sub>2</sub> e)                                                                       |                | 2024       | 2023       |
|---------------------------------------------------------------------------------------------------------------------|----------------|------------|------------|
| Scope 1 emissions from purchased fuels and refrigerant use                                                          |                | 70         | 65         |
| Scope 2 emissions from electricity use                                                                              | Market-based   | 5          | 28         |
|                                                                                                                     | Location-based | 268        | 265        |
| Scope 3 emissions from fuel & energy related activities, waste, business travel <sup>1</sup> and employee commuting |                | 607        | 518        |
| Total greenhouse gas emissions                                                                                      | Market-based   | <b>682</b> | <b>611</b> |
|                                                                                                                     | Location-based | <b>945</b> | <b>848</b> |

| Intensity Ratio(s)                                                    | 2024 | 2023 |
|-----------------------------------------------------------------------|------|------|
| Emissions per employee (Location based tCO <sub>2</sub> e per person) | 1.0  | 0.9  |
| Emissions: Scope 1 & 2 (Location based tCO <sub>2</sub> e/£m GWP)     | 0.5  | 0.5  |
| Total Emissions (Location based tCO <sub>2</sub> e/£m GWP)            | 1.3  | 1.3  |

The Company's total energy consumption for 2024 was 2,302,523 kWh (2,274,110 kWh green/ 28,413 kWh non-green). Energy consumption for 2023 was 2,283,796 kWh (1,726,266 kWh green/557,531 kWh non-green). The Company operates in the UK and, as such, the emissions stated are for UK and offshore emissions, with no additional global emissions.

The location-based method of calculating emissions reflects the average emissions intensity of grids on which energy consumption occurs.

The market-based method reflects emissions from electricity that companies have purposefully chosen. Market-based emissions may be significantly lower, or nil, if the entity has entered into contractual arrangements for renewable energy.

1. Business travel emissions include emissions from commercial air, rail, and road transportation and hotel stays of Unum employees for business-related activities.

## Scope 1 and Scope 2 emissions

Overall, total Scope 1 and Scope 2 location-based emissions **increased** slightly to 338 tCO<sub>2</sub>e in 2024 (2023: 330 tCO<sub>2</sub>e) and total Scope 1 and Scope 2 market-based emissions **reduced** to 75 tCO<sub>2</sub>e in 2024 (2023: 93 tCO<sub>2</sub>e). Within this:

### Scope 1

#### Scope 1 emissions

increased to 70 tCO<sub>2</sub>e in 2024 (2023: 65 tCO<sub>2</sub>e). Emissions decreased by 47 tCO<sub>2</sub>e from switching our natural gas contract to a 100% biogas contract, however this was more than offset by a 58 tCO<sub>2</sub>e increase in emissions arising from a refrigerant leak in one of our offices during Q4.

### Scope 2

#### Scope 2

##### market-based emissions

reduced to 5 tCO<sub>2</sub>e in 2024 (2023: 28 tCO<sub>2</sub>e) following the switch to a new 100% renewable energy tariff for our Basingstoke and Dorking offices from March 2023. The remaining 5 tCO<sub>2</sub>e of emissions relates to our rented London office space.

#### Scope 2

##### location-based emissions

remained broadly consistent to prior year, rising slightly to 268 tCO<sub>2</sub>e (2023: 265 tCO<sub>2</sub>e). The increase was due to (i) a rise in occupancy of our Dorking and Basingstoke offices as we continued to embed our hybrid working model, and (ii) inclusion of electricity for a full year from our rented London office space.

## Scope 3 emissions

**Scope 3 emissions** have **risen** overall to 607 tCO<sub>2</sub>e in 2024 (2023: 518 tCO<sub>2</sub>e), which is mainly attributable to a rise in business travel (both locally and internationally). We have also seen an increase in average office occupancy during 2024, following the embedding of our current hybrid working model which requires employees to work in the office for a minimum of 2 days per week. Additionally, we have included a newly reported category, Category 3 (fuel and energy related activities).



We will continue to monitor and reduce travel-related emissions, as well as educate our employees to enable them to choose the most sustainable options.

However, as Unum Group is a global organisation with headquarters in the US, Poland and the UK we believe it continues to be important that some business-to-business contact is needed in-person to successfully collaborate and build relationships.

## Carbon Credits

Whilst we work to reduce our emissions, and as part of our commitment to reduce our impact on the environment, Unum UK purchases the equivalent number of carbon credits as our reported carbon emissions, which we do in partnership with **Ecologi**. The projects we support are all either Gold Standard, Verified Carbon Standard (VCS) or Puro Standard accredited. In 2024 we expanded our supported projects to include carbon avoidance (historical) and carbon removal projects with 3,388.5 tCO<sub>2</sub>e (2023: 2,734 tCO<sub>2</sub>e) and 637.92 tCO<sub>2</sub>e (2023: 473 tCO<sub>2</sub>e) purchased respectively to date. We understand that purchasing carbon credits is not the answer to the climate crisis; however, we are dedicated to reducing our impact whilst we work to reduce our emissions.

To complement our commitments to supporting biodiversity, we also introduced habitat restoration into our portfolio of projects supported, with 230m<sup>2</sup> of wildflower meadows, wetlands, heathland and woodland restored and conserved to date.

In addition we are actively participating in reforestation efforts worldwide. We're working to embed Ecologi into business processes to continue these efforts, a few examples include replacing gifts at marketing events and partnerships with brokers, having planted over 127,000 trees to date.

View Unum's impact here – [Unum Limited | Ecologi](#)



## Case study: Cleaner cookstoves in Uganda

Around one-third of the world's population relies on hazardous cooking methods like burning charcoal, firewood, and animal dung. These practices contribute significantly to greenhouse gas emissions, indoor air pollution, and millions of premature deaths annually. Clean cooking solutions offer a transformative opportunity for 2.3 billion people without access to safe, efficient cooking alternatives.

We have been supporting cleaner cookstove projects since the start of 2023. This includes supporting the provision of fuel-efficient cookstoves in Uganda since May 2024. Community Carbon, an initiative by UpEnergy, distributes fuel-efficient charcoal cookstoves that reduce household consumption by up to 55%, significantly cutting greenhouse gas emissions, whilst preserving local ecosystems and forests by reducing dependence on charcoal and firewood. These cookstoves also provide families with economic savings, freeing up resources for priorities like education and healthcare, and provide local employment opportunities.



As part of Unum Group, we aim to reduce our Scope 1 and 2 carbon equivalent emissions by 3% year-over-year. Additionally, Unum management discusses carbon management biannually with the Unum UK Board of Directors.

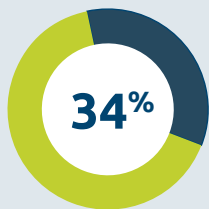
**As part of our carbon reduction efforts, we have introduced the following initiatives which we continue to work on:**

- 100% renewable energy contracts including biogas
- Working to remove single-use plastic from offices
- Cycle-to-work schemes, flexible working and optional carbon offset benefits for employees' personal carbon footprints
- Programmes to recycle or generate energy from office and food waste
- Reduced our number of fleet vehicles, alongside offering electric vehicles through a salary sacrifice scheme with free onsite top-up charging
- Reduced printer estate to encourage reduced paper use, with a partnership with PrintReleaf to sponsor the planting of one tree per 8,000 pages used to print in our UK offices
- Our Dorking Head Office restaurant is catered by an award-winning third party offering local and seasonal menus. They minimise the use of single-use plastics, encourage reusable coffee cups and reduce food waste to below industry standard

As part of the mandatory Energy Savings Opportunity Scheme (ESOS), we have recently completed Phase 3 and are currently in the process of implementing the feasible recommendations. This includes replacing existing bulbs with LED, rescheduling our Building Management System and exploring the feasibility of implementing renewable energy technologies in our buildings.

## Waste

Within our offices we are working to eliminate single-use plastic. We have removed plastic cups from water stations, encouraging employees to bring reuseable water bottles to refill throughout the day. To aid this we provide all new employees with a reuseable water bottle as part of their welcome pack. Additionally, our onsite restaurant in Dorking offers wooden disposable cutlery and compostable cups and containers for employees not eating in the restaurant.



**34%**  
of our office waste was  
recycled in 2024

Whilst we work to reduce our waste, we ensure as little waste as possible is sent to landfill by either being recycled or used to generate energy. In 2024, 34% of our office waste was recycled, and 66% was destined for energy generation. Our E-waste is collected by a third-party organisation who cleans the equipment and resells or recycles.

In early 2025 we donated 20 of our retired laptops to a local school in Basingstoke, supporting our local community whilst minimising our impact on the environment. We hope to continue to donate laptops to more schools throughout Surrey and Hampshire.

“The incredibly generous donation from Unum will make a massive difference to the children at school. We will be able to replace some of our more dated equipment and replace it with these devices. Even though the devices have gone beyond their time with Unum, they are still a significant improvement on some equipment we still have in schools. This will make things run smoother, make everyone’s lives easier, and ultimately make children’s time at school a much better experience!”

**Pete Jeffreys**

Assistant Headteacher for Teaching and Learning,  
Four Lanes Infant & Junior Schools, Basingstoke

As part of our partnership with Stripey Stork, we encourage our employees to reuse their waste by dropping off donations at our office collection point. These donations are then sorted and sent to Stripey Stork.

“Our commitment to sustainability and supporting a circular economy is a key feature of our service at Stripey Stork. We work very hard to promote reuse and aim to change perceptions about giving and using second-hand items. We regularly receive large volumes of high-quality children’s clothes, books and toys from Unum colleagues, that might otherwise have gone to waste, but instead will help more families facing hardship in our community. This partnership is a perfect example of how we can work together to support families in need in a sustainable way by giving preloved items a second chance.”

**Sarah Medcraft**

Corporate Partnerships Manager, Stripey Stork



## Paper

In 2023, we reduced our printer estate to one printer per floor in our offices with the aim to reduce energy and paper consumption. In addition to this, we started a partnership with PrintReleaf to sponsor the planting of one tree per 8,000 pages used to print in our UK offices. At the end of 2024, since beginning our partnership we had replanted 84 trees across Torcé, France and Northern California, USA.

## Electric Vehicles

As part of our employee benefit offering, our employees can sign up to a salary sacrifice EV scheme to lease a fully electric vehicle for sustainable travelling. In addition to this, we also offer free onsite top-up charging from one of our eight chargers split across our Dorking and Basingstoke offices.

To date we have over 50 employees signed up to the service, with a collective saving of 122 tonnes of CO<sub>2</sub> emissions – this is the equivalent of how much 60,905 trees can absorb.

## Biodiversity

We are dedicated to supporting local environments and wildlife. We have completed multiple onsite initiatives to improve our onsite biodiversity across our offices. This includes:

- The installation of two onsite beehives in the grounds of our Dorking Head Office, as well as annual employee education and honey harvesting sessions
- Wildflower meadow planting
- Supporting local organisations with hedgerow and tree projects

We continue to identify new ways to further our efforts both onsite and offsite.

## Sustainability Champions Network & employee engagement

Our Sustainability Champions are a group of passionate employees who help us promote a culture of sustainability at Unum and champion doing the right thing for our planet by minimising our environmental impact.

### The Network's purpose is to:

- Provide employees with a voice regarding Unum's sustainability initiatives
- Create an environmentally-aware culture where the right people want to work and give their best
- Encourage more of our people to lead more sustainable lives

### In 2024 our Sustainability Champions:

- Continued to host the Unum plant exchange encouraging employees to get outside, add plants to their garden and raise money for our charity partners.
- Hosted a presentation for employees in Dorking to learn more about the great work our catering team are doing to become more sustainable from sourcing sustainable ingredients to reducing waste.
- Celebrated World Bee Day by offering all employees free bee friendly seed packets.
- Encouraged our employees to rewild their gardens throughout May.
- Hosted an E-Bike trial for employees to "try before they buy". This initiative aims to allow employees to try new transport modes to travel to our offices more sustainably.
- Encouraged our employees to get out into nature and learn more about what's around our offices through hosting guided wild walks.



“The Sustainability Champions Network inspires colleagues to embrace sustainable living through initiatives like e-bike trials, plant exchanges, and educational events. By sharing practical ideas, we encourage everyone to keep their environmental impact front of mind and make eco-friendly choices.”

#### Sarah Walker

Co-Lead of the Sustainability Champions Network

# Responsible Investments

Unum Group's investment philosophy is to deliver consistent long-term returns while keeping risks at appropriate levels so we can deliver on our promises to policyholders and stakeholders. We strive to be responsible stewards of our assets within a framework of strong governance and transparency while also positively impacting our communities.

Unum's research professionals consider all relevant factors, including risks due to climate change such as physical and transition risk, that contribute to informed investment decisions. As external standards evolve and as data consistency improves, our research professionals continuously evaluate our climate change risk and opportunity models. Our analysts use a variety of data and information to identify material factors and assign internal ratings to the securities in which we invest.



Additionally, Unum produces internal risk scores that are a key part of our investment risk management process. They are reviewed regularly by our research analysts and the Investment team and updated dynamically to reflect new information and identify trends in material risks and opportunities across the portfolio.

Engagement is an important element of Unum's investment approach. We believe that factors such as social responsibility, governance practices and environmental impact can significantly affect investment fundamentals and returns over the short, medium and long term. Our investment professionals engage with investee companies through multiple touchpoints, including meetings with company management teams and discussions with external stakeholders, such as credit rating agencies. We use engagement as our primary tool for influencing investments and outcomes.



For more information, view the [Unum Group 2024 Impact & Sustainability Report](#)





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For more information about Unum's Responsible Business commitments visit [About us](#) or email [UnumUKCSR@unum.co.uk](mailto:UnumUKCSR@unum.co.uk)

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