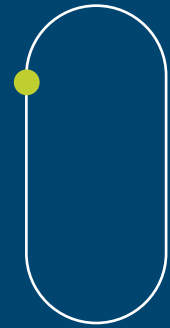




Unum UK Responsible Business Impact Report

2025





Contents

- 03 A note from Mark Till**
- 04 About Us**
 - 04 Unum UK
 - 05 Our Responsible Business Commitments: Doing the right thing
- 07 Inclusive Products & Services**
- 13 Responsible Employer**
 - 14 Health and Wellbeing
 - 16 Inclusive Workplace
- 19 Community Outreach**
- 31 Environmental Impact**
 - 33 Streamlined Energy and Carbon Reporting (SECR)
- 41 Responsible Investments**





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 report comes at a time when our Responsible Business commitments are more important than ever.

It's also deeply 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 2025, Unum Group reported revenues of US\$13.1 billion and paid approximately US\$8.3 billion in benefits through our businesses in the US, UK and Poland.

Unum UK

We're a specialist employee benefits provider, leading the way towards healthy, happy places to work. We offer financial protection through the workplace including Group Income Protection, Group Life, Group Critical Illness and 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, access to our health cash plan: Health Plan 360, 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

More than
2.8 million

customers insured in the UK
across all Unum products in 2025¹

£538 million

claims paid in 2025, representing over
£10 million a week in benefits to our customers

For more information, please visit 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.

¹ Unum internal data as at end of 2025. 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 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 the 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 £538 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



*Unum internal data, 2024. In 2023, 97% was first achieved by Unum. In 2024, 97% was maintained. Includes individuals who return to work, remain in work with support, or reach a mutual agreement to leave their employer.

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 a 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

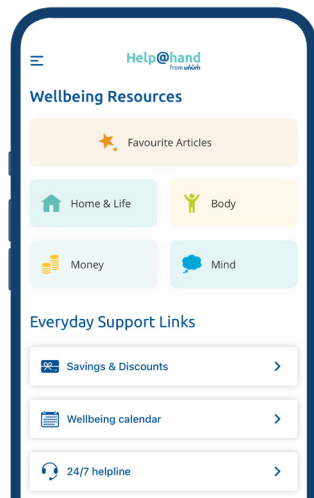
Group Income Protection customers have immediate access to a range of health and wellbeing support services at no additional cost.

- 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,¹ 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 support² 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,² which is on top of fast, direct access to medical support, including:

- Unlimited 24/7 remote GP appointments
- Eight physiotherapy sessions per year³
- A medical second opinion service (up to two per year)

245,000+

Unum Help@hand interactions in 2025

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.¹

In 2025, Unum’s Help@hand service saw over 245,000 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.

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

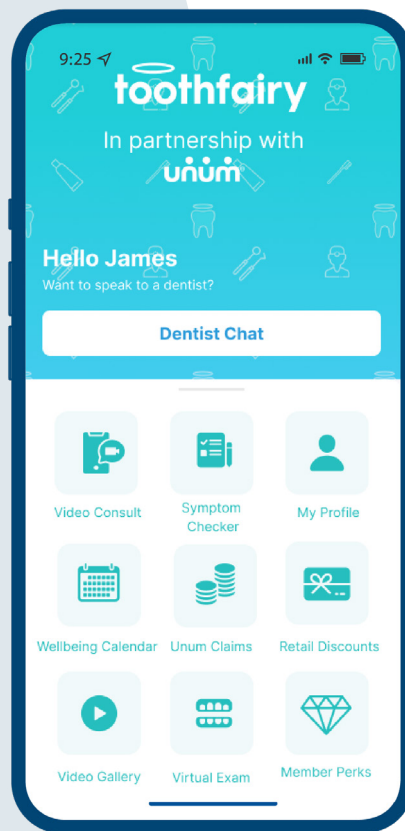
Group Dental Cover helps employees and their insured family members receive both regular check-ups and essential dental treatment when they need it.*

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 2025 was to help more people and increase the number of lives insured. As at the end of 2025, more than 2.8 million* customers were benefitting from the protection and peace of mind of our products.

Actions undertaken to support this included:

- We launched **Health Plan 360** – a modern cash plan for today's workforce, that puts wellbeing at employees' fingertips with the benefits they truly want, empowering them to live well and work better. Employees can claim on everyday costs like dental and optical and access GP and mental health support in one easy app, making it simpler to stay healthy and productive.
- Our new employer portal, **UnumSync**, also launched. UnumSync is a fully connected employer portal that brings all Unum products, services and insights into one intuitive place, making it simpler for employers to manage workplace health, prevent absence and support employee wellbeing.
- We also launched a new Health Network into Help@hand which will help employees and their families to engage with expert resources from a growing network of partners. As part of this, **YoungMinds** became the first charity partner to be integrated into the app, providing users with seamless and direct access to their parental support toolkit, expert advice and helpline.
- We continued to advance **digital accessibility**, increasing our [unum.co.uk](#) WCAG (Web Content Accessibility Guidelines) 2.2 Level AA score to 96.8%, significantly above the industry benchmark of 84.4%. This progress is fundamental to an inclusive digital future, supported by continuous monitoring and embedding accessibility into all new content and design updates.

* Unum internal data as at end of 2025. 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 2025, we were listed as one of the UK's best big organisations to work for, by the Sunday Times.

The Sunday Times Best Places to Work celebrates Britain's top employers that excel in creating outstanding workplace cultures, championing employee wellbeing, and building inclusive environments.

Earlier in 2025, we were named as a Great Place to Work® winner, officially ranking 3rd among the 100 large organisations* on the list, and the 1st in our sector.

* Great Place To Work® is a global authority on workplace culture, employee experience and leadership behaviours. Via a confidential questionnaire, the certification process surveys employees about what it's like to work for their employer, and also involves a company culture audit. To earn accreditation, a company must score a minimum of 65% of positive responses in the Trust Index®.

2025 Employee Engagement Survey



feel that Unum makes a positive social impact



believe that Unum shows a commitment to ethical business practices and conduct



understand our company values



In 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 1,576 km 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 2025, we expanded several of our employee wellbeing programmes, including:

- Enhanced maternity and adoption leave policies, supporting our ongoing commitments to an inclusive and family-friendly workplace.
- Access to Unum's Health Plan 360, enabling employees to claim cashback on everyday health costs such as dental, optical, hearing, and footcare, and receive financial support for specialist consultations, hospital stays and prescriptions.
- 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.
- Targeted population health activities (men's health & mental wellbeing, and neurodiversity) through a series of dedicated "Man Cave" sessions and a Thrive webinar on neurodiversity. The Man Cave sessions, attended by 20-30 men each time, provided a safe space for open discussion on topics such as grief and men's health.

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.

Employee Networks

Our employee networks are open to everyone and play a vital role in building community, connection and engagement across Unum. They create inclusive, intersectional experiences that support career development, raise awareness and celebrate diversity - from speed networking and thought-provoking speakers to cultural celebrations and awareness moments. Through this work, our networks bring allyship to life and help us live the Unum values every day.

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 have been voluntarily publishing our ethnicity pay gap alongside our gender pay gap within our [Diversity Pay Report](#) for the last five years.

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.



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.





EMPLOYER RECOGNITION SCHEME

GOLD AWARD

Proudly supporting those who serve.

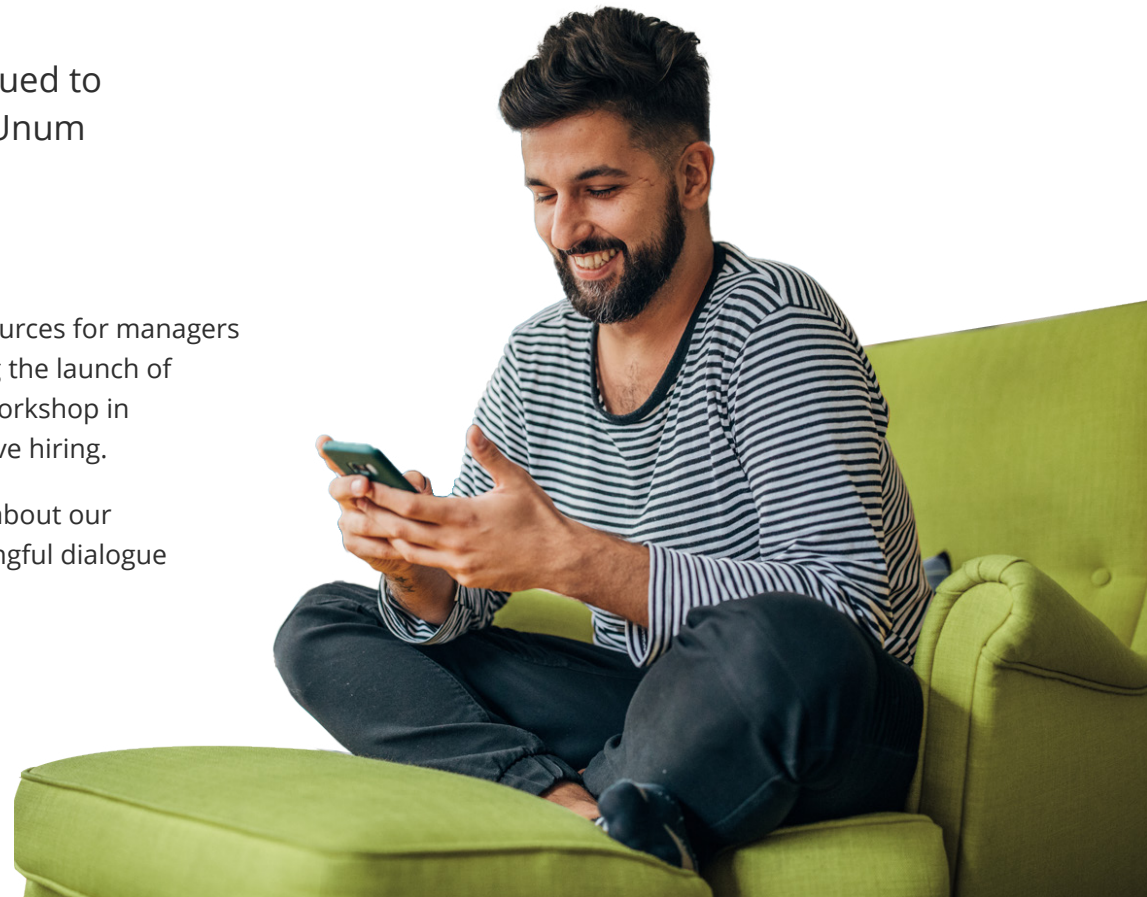
Armed Forces Covenant

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 2025 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 our approach to maximise the impact we can have in our local communities by extending our partnership term from two to three years. Therefore, in 2026, we look forward to continuing 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 proudly supported:

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, 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, 24 colleagues embarking on the gruelling North Downs Ultra Challenge, 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're incredibly grateful to the amazing team at Unum for all their support over the past two years!

You've been incredible and an outstanding example of how beneficial and important these partnerships are. Your efforts have raised an incredible amount which will make a real difference to our work and ensure that we can continue to be there for young people and their families.

We couldn't do any of our work without supporters like you and I hope you are feeling proud of the difference you've made because it means the world to us. Thank you from all of us here at YoungMinds for everything you've done to support our cause and show young people that they are not alone with their mental health! You are all AMAZING!

Emma Bennett – Partnerships Officer - 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. We partnered with YoungMinds to put support in front of working parents, creating a direct route to expert support.



YoungMinds is 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 and 2025, 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 two years.

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, largely thanks to monthly team volunteering days our employees can take part in each year. 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 onsite 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

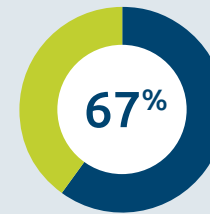


Volunteering

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.

9,900+

volunteering hours by Unum employees in 2025



of employees took part in at least one volunteering activity in 2025



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. Since 2024 we have been proud to be 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 one-to-one support helps transform each child's reading confidence and ability.

“ In the last academic year, Unum made a significant impact on children’s literacy through their partnership with Chapter One. Unum volunteers supported 40 children, delivering over 300 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.

<p>18 charities across the UK were provided grants in 2025</p>	<p>4 projects targeting education and employability</p>	<p>14 projects focussed on healthy and inclusive communities</p>	<p>2 supporting local environmental initiatives</p>
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One example of our grantmaking in action is our support for **Oakleaf Enterprise**, a charity providing accredited counselling for adults managing mental ill-health. Our funding supported Oakleaf's Counselling for All service, which offers free or low-cost counselling to people experiencing financial hardship, many of whom are unemployed or facing complex challenges.

Counselling is one of Oakleaf's most in-demand services. Over the past year, the charity delivered more than 2,000 counselling sessions, including specialist support for people with severe or complex mental ill-health. Using a validated scale, Oakleaf reported that the majority of clients experienced a meaningful improvement in wellbeing following counselling.

We also supported **Dentaid The Dental Charity** to deliver outreach dental clinics in partnership with Emmaus in Winchester, helping people who face significant barriers to accessing dental care. To date, clinics have supported patients with oral health assessments, cancer screenings and a wide range of dental treatments, relieving pain and helping people begin their journey back to dental health.

By funding specialist services that address urgent health and wellbeing needs, our grants help remove practical barriers to care and support people to rebuild confidence and stability.



“

Without Oakleaf, I'd be in a much worse place. Having a safe space each week gave me a routine to escape from everything that was going on day to day... Oakleaf has been my anchor.

Oakleaf client

”



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 and 2025, we were proud to be awarded the **Diamond Payroll Giving Quality Mark**, 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 2025, our employees donated **571 kg** of food to Dorking and Basingstoke Foodbanks, as well as donating almost £3,000 to the Trussell Trust. Volunteers also supported with preparing and cooking meals at two charities tackling homelessness.

“

Thanks for all your efforts in collecting 204.42 kg of donations - roughly the equivalent of 481 meals. What an amazingly generous amount that will help us continue to support around 600-700 people a month.

Due to the rising cost of essentials, we've seen an increase in the numbers of people looking for support in April and we expect to see this continue over the next few months.

”

Basingstoke Foodbank

“

At Dorking Area Foodbank, we are still seeing very high levels of need, driven by the high cost of living and cuts to benefits for many people.

Because of the high cost of everyone's weekly shop, donations of food have dropped significantly over the past couple of years, and we are so grateful for the ongoing support of Unum to allow us to keep providing essentials to those who need it.

The support that Unum gives us is absolutely invaluable. We estimate that the donations given this time will be enough to stock our foodbank centre for over a month, which is incredible. In addition, the beautiful Easter bags made by the Unum teams have been so gratefully received by those coming to the foodbank; they are a really lovely treat to boost people over the holiday. Huge thanks to all at Unum for your amazing kindness

Katy Harris
Project Lead at Dorking Foodbank

”





Birkbeck, University of London

For more than 200 years, Birkbeck has stood at the forefront of a mission to ensure that high-quality education is a right, not a privilege. This commitment to accessibility is at the heart of the institution.

Since 2016, Unum and Birkbeck have partnered to dismantle the financial barriers that stand between talented individuals and their potential. We recognise that for many, the weight of prospective debt makes university feel like an impossible dream. We are proud that to date, our partnership has provided crucial financial support to 98 Birkbeck students and ensured background and circumstance never limits access to education.

Of these students, 96 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 master’s programme. Following its successes in its inaugural year, we provided a second scholarship for 2022/23.



In 2026, we are proud to be marking a decade of impact through our partnership with Unum. For the 40% of Birkbeck students from low-income households, higher education can often feel out of reach.

In the 2025/26 academic year, the Unum Widening Access to University Bursary helped continue to bridge this gap, supporting 14 students with essential costs like travel, materials, and childcare.

Our ten-year milestone reaching 98 students exemplifies how sustained corporate collaboration can drive inclusive change and build lasting, 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



Emissions 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 3, 5, 6, and 7 emissions each year.

Scope 1 and 2 Emissions

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

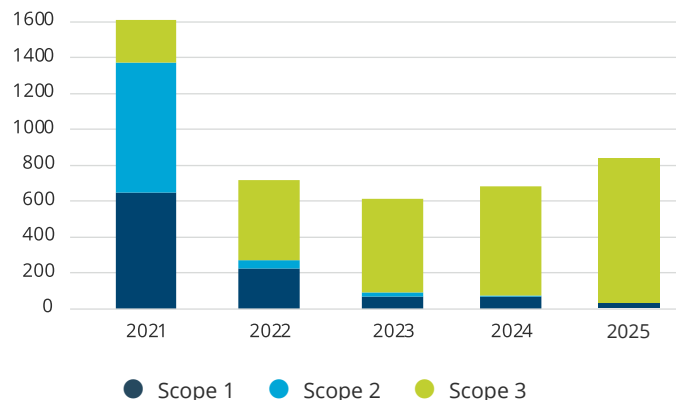
- An 80% reduction (market-based) and 49% reduction (location-based) between 2021 and 2022
- A further reduction of 66% (market-based) and 29% (location-based) between 2022 and 2023
- A 10% reduction (market-based) and 2% increase (location-based) between 2023 and 2024
- A 60% reduction (market-based) and 19% reduction (location-based) between 2024 and 2025

Scope 3 Emissions

We have reported:

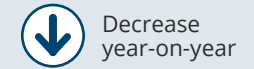
- A 91% increase between 2021-2022
- A further 16% increase between 2022-2023
- A 26% increase between 2023-2024
- A further 25% increase between 2024-2025

Our Market-Based Emissions (tCO₂e)



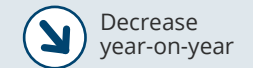
Key changes in our emissions between 2024 & 2025

Refrigerant Gas | Scope 1



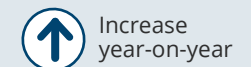
Reduction due to smaller, less impactful leaks

Fleet Vehicles | Scope 1



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

Employee Commuting | Scope 3



A moderate increase due to improved data capture process for this category and a more reliable methodology created

Streamlined Energy & Carbon Reporting (SECR)

The Company continues to meet the requirements of the Energy and Carbon reporting obligations under the Companies (Directors' Report) and Limited Liability Partnerships (Energy and Carbon Report) Regulations 2018.

Our SECR report includes emissions for Unum UK which comprises Unum European Holding Company Limited ("UEHCL") and its subsidiaries which includes the Company.

The disclosure includes:

- (i) **Scope 1 emissions:** these are direct emissions produced by the consumption of fuel and refrigerants by Unum UK;
- (ii) **Scope 2 emissions:** 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 UK's activity but owned and controlled by a different emitter. The Scope 3 categories reported are: fuel and energy related activities (Category 3), waste and recycling generated in operations (Category 5), business travel² (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 CO₂ equivalent (CO₂e) using the most up to date conversion factors from The Department for Energy Security and Net Zero (DESNZ).

Greenhouse Gas Emissions (tCO ₂ e)		2025	2024 ¹
Scope 1 emissions from purchased fuels and refrigerant use		31	70
Scope 2 emissions from electricity use	Market-based	3	14
	Location-based	242	268
Scope 3 emissions from fuel & energy related activities, waste, business travel ² and employee commuting		819	653
Total greenhouse gas emissions	Market-based	853	737
	Location-based	1,092	991

Intensity Ratios	2025	2024
Emissions per employee (Location-based tCO ₂ e per person)	1.1	1.1
Emissions per Gross Written Premiums: Scope 1 & 2 (location-based tCO ₂ e/£m) Emissions: Scope 1 & 2 (Location-based tCO ₂ e/£m GWP)	0.4	0.5
Total Emissions per Gross Written Premiums: Scope 1 & 2 (location-based tCO ₂ e/£m) (Location-based tCO ₂ e/£m GWP)	1.5	1.4

The Company's total energy consumption for 2025 was 2,278,904 kWh (2,271,764 kWh green / 7,140 kWh non-green). Energy consumption for 2024 was 2,302,523 kWh (2,274,110 kWh green / 28,413 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. Note: in 2025, following a review of the methodology for measuring Scope 2 and Scope 3 emissions, corrections to the previously reported 2024 values have been identified and the 2024 comparative has been restated. The effect of the restatement is to increase 2024 Scope 2 market-based emissions to 14 tCO₂e (5 tCO₂e previously reported) and increase 2024 Scope 3 emissions to 653 tCO₂e (607 tCO₂e previously reported).
2. 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 **decreased** to 273 tCO₂e in 2025 (2024: 338 tCO₂e) and total Scope 1 and Scope 2 market-based emissions **reduced** to 34 tCO₂e in 2025 (2024: 84 tCO₂e restated). Within this:

<div style="text-align: center; margin-bottom: 10px;"> Scope 1 </div> <p>Scope 1 emissions reduced to 31 tCO₂e in 2025 (2024: 70 tCO₂e). 2024 emissions included a 58 tCO₂e impact due to a refrigerant leak in one of our offices in Q4. Whilst this leak was resolved in 2024, we experienced several smaller leaks across our heating, ventilation and air conditioning (HVAC) systems in 2025.</p>	<div style="text-align: center; margin-bottom: 10px;"> Scope 2 </div> <table border="0" style="width: 100%;"> <tr> <td style="width: 50%; padding-right: 20px;"> <p>Scope 2 market-based emissions reduced to 3 tCO₂e in 2025 (2024: 14 tCO₂e restated) following the switch to a new 100% renewable energy tariff for our London office in April 2025.</p> </td> <td style="width: 50%;"> <p>Scope 2 location-based emissions reduced slightly to 242 tCO₂e (2024: 268 tCO₂e).</p> </td> </tr> </table>	<p>Scope 2 market-based emissions reduced to 3 tCO₂e in 2025 (2024: 14 tCO₂e restated) following the switch to a new 100% renewable energy tariff for our London office in April 2025.</p>	<p>Scope 2 location-based emissions reduced slightly to 242 tCO₂e (2024: 268 tCO₂e).</p>
<p>Scope 2 market-based emissions reduced to 3 tCO₂e in 2025 (2024: 14 tCO₂e restated) following the switch to a new 100% renewable energy tariff for our London office in April 2025.</p>	<p>Scope 2 location-based emissions reduced slightly to 242 tCO₂e (2024: 268 tCO₂e).</p>		

Scope 3 emissions

(Category 3 (Fuel- and Energy-Related Activities), Category 5 (Waste), Category 6 (Business Travel) and Category 7 (Employee Commuting) emissions)

Scope 3 emissions have increased overall to 819 tCO₂e in 2025 (2024: 653 tCO₂e restated). The drivers of higher emissions include improved data capture and refinement to measurement methodologies together with an increase in average office occupancy during the year, following the embedding of our current hybrid working model which now requires employees to work in the office for a minimum of 3 days per week.



We will continue to monitor and reduce travel-related emissions where feasible, in addition to educating our employees to enable them to choose the most sustainable options.

However, Unum Group is a global organisation, headquartered in the US with subsidiaries in Poland and the UK. We believe that some in-person contact is necessary to successfully collaborate and build relationships.

Carbon Credits

Consistent with prior years, we continued to purchase carbon credits equivalent to the entirety of our location-based emissions through a combination of both carbon avoidance and carbon removal projects, accounting for 3,567 tCO₂e and 682 tCO₂e respectively to date. To complement our commitments to supporting biodiversity, we also continued to include habitat restoration in our portfolio of projects supported, with 457 m² of wildflower meadows, wetlands, heathland and woodland restored and conserved to date.

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.



Looking ahead to 2026

Our focus is on continuing to manage down our Scope 1, 2 and 3 emissions where possible, and engaging our key suppliers in relation to our carbon reduction commitments. We aim to continue to inspire and educate our employees to become further involved in the organisation's efforts to minimise our environmental footprint, including the provision of carbon literacy training. We also intend to continue purchasing renewable energy contracts and embedding sustainable practices throughout the organisation to reduce our environmental impact.



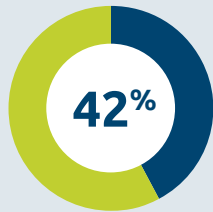
As part of Unum Group, we aim to reduce our Scope 1 and 2 carbon equivalent emissions by 3% year-over-year. Additionally, Unum management discusses carbon management biannually with the Unum UK Board of Directors.

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 reusable water bottles to refill throughout the day. To aid this we provide all new employees with a reusable 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.



42% of our office waste was recycled in 2025

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 2025, 42% of our office waste was recycled, and ~58% 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 2025, since beginning our partnership we had replanted 121 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 electric vehicle scheme to lease a fully electric vehicle for more 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, collectively our employees have over 65 cars on the road with 6 more on order. With a collective saving of 34 tonnes of CO₂ emissions – this is the equivalent of how much 117,267 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:

- Encourage more of our people to lead more **sustainable lives**
- Create an **environmentally-aware culture** where our people want to work and give their best
- Foster a **collaborative community** to share ideas, experiences, and best practice to drive sustainable initiatives

In 2025, 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 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.
- Introduced Unum's “freecycle” initiative, providing employees with a safe space to pass on unwanted items, reducing waste and promoting a more circular approach to resource use.
- Organised bee-friendly planting in both our Dorking and Basingstoke offices, creating vital pollen and food sources to support local wildlife.



“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

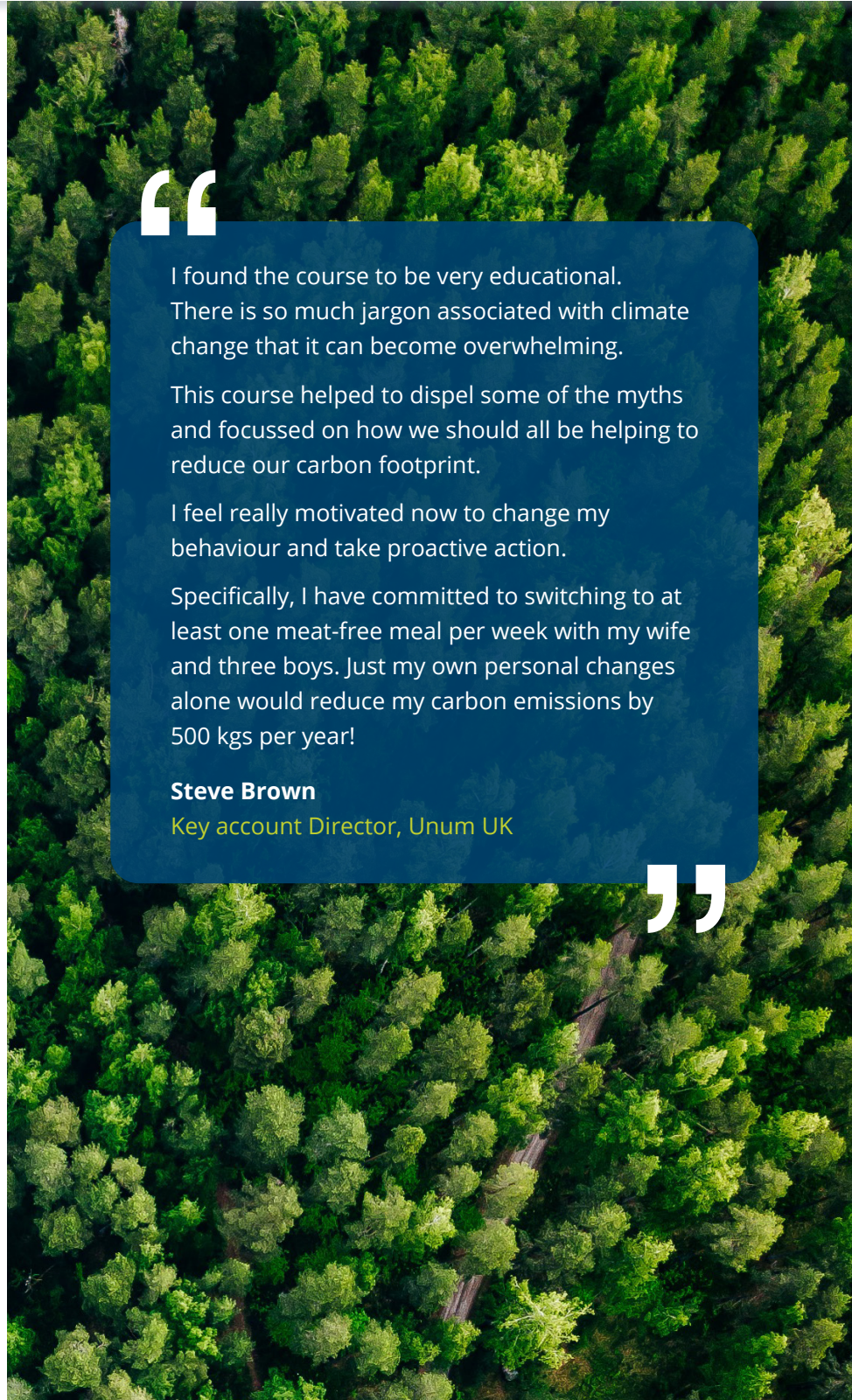
Co-Lead of the Sustainability Champions Network

Carbon Literacy Training

In 2025, Unum UK empowered more colleagues to make climate-aware decisions by introducing a Carbon Literacy Training programme. Delivered in line with the Carbon Literacy Project, the training gives employees practical knowledge on what drives carbon emissions and how everyday decisions, both personal and professional, can reduce our footprint.

Our pilot session brought together colleagues from across the business, creating a shared understanding of how climate considerations can be embedded into key processes and business change. Following the session, employees are required to use the training to shape two meaningful pledges that would reduce their impact.

To date, 29 employees have been certified as Carbon Literate and we're proud to announce that we are a **Bronze Carbon Literate Organisation**. With future sessions planned, the aim is to create a growing network of trained colleagues to help embed climate awareness into everyday decision-making and driving meaningful, organisation-wide impact.



“

I found the course to be very educational. There is so much jargon associated with climate change that it can become overwhelming.

This course helped to dispel some of the myths and focussed on how we should all be helping to reduce our carbon footprint.

I feel really motivated now to change my behaviour and take proactive action.

Specifically, I have committed to switching to at least one meat-free meal per week with my wife and three boys. Just my own personal changes alone would reduce my carbon emissions by 500 kgs per year!

Steve Brown

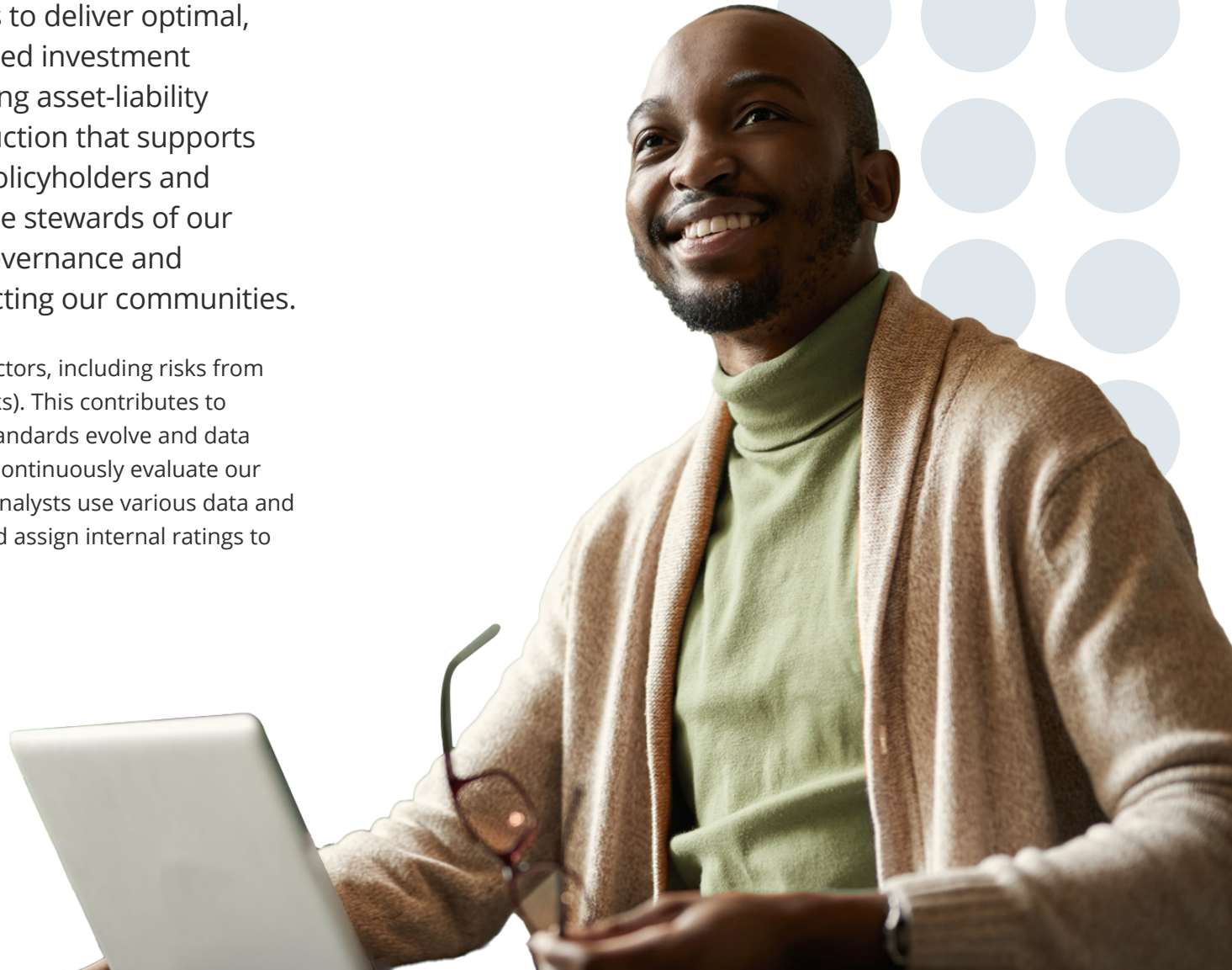
Key account Director, Unum UK

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Responsible Investments

Unum Group's investment philosophy is to deliver optimal, risk-adjusted returns through a disciplined investment strategy. Our approach is driven by strong asset-liability management, allowing portfolio construction that supports the long-term obligations we make to policyholders and stakeholders. We strive to be responsible stewards of our assets withing a framework of strong governance and transparency while also positively impacting our communities.

Our research professionals consider all relevant factors, including risks from climate change (such as physical and transition risks). This contributes to well-informed investment decisions. As external standards evolve and data consistency improves, our research professionals continuously evaluate our climate change risk and opportunity models. Our analysts use various data and information sources to identify material factors and assign internal ratings to the securities in which we invest.



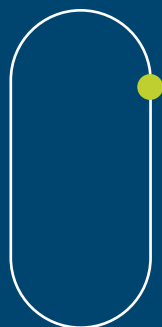
Analysts receive regular updates on new regulations and data that can be incorporated into their research. Our internal risk scores are pivotal to our investment risk management process. These scores are reviewed biannually and updated dynamically to reflect new information and identify trends in scoring and material factors across the portfolio. Our internal investment risk-scoring process incorporates sustainability-related factors that could impact financial performance.

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 2025 Impact & Sustainability Report](#)





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

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