Third Quarter 2018

Statistical Supplement

UNUM GROUP®

Unum Group
Statistical Supplement Third Quarter 2018

TABLE OF CONTENTS
(in millions of dollars, except share data and where noted)
Interim Results are Unaudited

	Page
Financial Highlights	1
Capital Metrics	2
Ratings	3
Consolidated Statements of Operations	4
Sales Data by Segment	5
Consolidated Balance Sheets	6
Financial Results by Segment	7
Quarterly Historical Financial Results by Segment	8
Financial Results and Selected Statistics by Segment	
Unum US	9
Unum UK	10
Colonial Life	11
Closed Block	12
Corporate	13
Reserves	14
Investments	15
Appendix to Statistical Supplement	16

See "Appendix to Statistical Supplement" on page 16 for a summary of significant items and page 16.1 for a reconciliation of our non-GAAP financial measures.

N.M. = not a meaningful percentage

Unum Group Financial Highlights

	Three Months Ended		Nine Months Ended		Year Ended	
	9/30/2018	9/30/2017	9/30/2018	9/30/2017	12/31/2017	12/31/2016
Consolidated U.S. GAAP Results[1]						
Premium Income	$ 2,251.8	$ 2,153.6	$ 6,722.8	$ 6,438.7	$ 8,597.1	$ 8,357.7
Adjusted Operating Revenue	$ 2,921.1	$ 2,809.3	$ 8,715.8	$ 8,418.7	$ 11,246.5	$ 11,022.3
Net Realized Investment Gain	6.7	9.8	1.9	28.9	40.3	24.2
Revenue	$ 2,927.8	$ 2,819.1	$ 8,717.7	$ 8,447.6	$ 11,286.8	$ 11,046.5
Net Income (Loss)	$ (284.7)	$ 252.3	$ 274.3	$ 727.3	$ 994.2	$ 931.4
Net Income (Loss) Per Common Share:						
Basic	$ (1.30)	$ 1.12	$ 1.24	$ 3.20	$ 4.39	$ 3.96
Assuming Dilution	$ (1.30)	$ 1.12	$ 1.24	$ 3.19	$ 4.37	$ 3.95
Assets			$ 62,249.8	$ 63,805.7	$ 64,013.1	$ 61,941.5
Stockholders' Equity			$ 8,518.2	$ 9,448.6	$ 9,574.9	$ 8,968.0
Adjusted Operating Return on Equity						
Unum US	19.9%	16.6%	19.0%	16.1%	15.9%	15.0%
Unum UK	13.8%	14.1%	14.3%	15.0%	15.2%	18.6%
Colonial Life	17.7%	17.1%	18.2%	17.2%	16.2%	17.4%
Core Operating Segments	18.8%	16.5%	18.4%	16.2%	15.9%	15.9%
Consolidated	13.7%	11.5%	13.3%	11.5%	11.6%	11.2%
Traditional U.S. Life Insurance Companies' Statutory Results[2]						
Net Gain from Operations, After Tax	$ 253.2	$ 187.2	$ 744.6	$ 592.5	$ 812.4	$ 884.6
Net Realized Investment Gain (Loss), After Tax	7.6	3.1	8.7	2.5	(5.0)	(29.5)
Net Income	$ 260.8	$ 190.3	$ 753.3	$ 595.0	$ 807.4	$ 855.1
Capital and Surplus			$ 3,569.1	$ 3,683.6	$ 3,448.3	$ 3,626.9
Weighted Average Risk-based Capital Ratio			~ 385%	~ 410%	~ 390%	~ 400%

[1] Generally Accepted Accounting Principles

[2] Our traditional U.S. life insurance companies are Provident Life and Accident Insurance Company, Unum Life Insurance Company of America, The Paul Revere Life Insurance Company, Colonial Life & Accident Insurance Company, Provident Life and Casualty Insurance Company, First Unum Life Insurance Company, Unum Insurance Company, and Starmount Life Insurance Company.

Unum Group Capital Metrics

	9/30/2018		9/30/2017		12/31/2017		12/31/2016	
	(in millions)	per share	(in millions)	per share	(in millions)	per share	(in millions)	per share
Total Stockholders' Equity (Book Value)	$ 8,518.2	$ 38.95	$ 9,448.6	$ 42.11	$ 9,574.9	$ 43.02	$ 8,968.0	$ 39.02
Excluding:								
Net Unrealized Gain (Loss) on Securities	(340.7)	(1.56)	557.4	2.48	607.8	2.73	440.6	1.92
Net Gain on Hedges	250.0	1.15	290.7	1.30	282.3	1.27	327.5	1.42
Subtotal	8,608.9	39.36	8,600.5	38.33	8,684.8	39.02	8,199.9	35.68
Excluding:								
Foreign Currency Translation Adjustment	(284.0)	(1.30)	(265.3)	(1.18)	(254.5)	(1.15)	(354.0)	(1.54)
Subtotal	8,892.9	40.66	8,865.8	39.51	8,939.3	40.17	8,553.9	37.22
Excluding:								
Unrecognized Pension and Postretirement Benefit Costs	(493.8)	(2.26)	(458.5)	(2.05)	(508.1)	(2.28)	(465.1)	(2.02)
Total Stockholders' Equity, Excluding Accumulated Other Comprehensive Income (Loss)	$ 9,386.7	$ 42.92	$ 9,324.3	$ 41.56	$ 9,447.4	$ 42.45	$ 9,019.0	$ 39.24
Dividends Paid	$ 160.2	$ 0.72	$ 144.1	$ 0.63	$ 196.0	$ 0.86	$ 182.6	$ 0.77

	Three Months Ended		Nine Months Ended		Year Ended	
	9/30/2018	9/30/2017	9/30/2018	9/30/2017	12/31/2017	12/31/2016
Shares Repurchased (millions)	—	2.0	4.4	6.3	8.2	11.9
Cost of Shares Repurchased (millions)[(1)]	$ —	$ 100.2	$ 200.3	$ 300.3	$ 400.4	$ 403.3
Price (UNM closing price on last trading day of period)			$ 39.07	$ 51.13	$ 54.89	$ 43.93
Leverage Ratio			27.0%	26.2%	26.1%	27.2%
Holding Company Cash and Marketable Securities			$ 973	$ 771	$ 864	$ 594

[(1)] Includes commissions of $0.1 million for three months ended September 30, 2017, and $0.2 million for the nine months ended September 30, 2018 and 2017. For the years ended December 31, 2017 and 2016, these amounts included commissions of $0.3 million and $0.2 million, respectively.

Unum Group Ratings

	AM Best	Fitch	Moody's	S&P
Outlook	Stable	Negative	Stable	Stable
Issuer Credit Ratings	bbb	BBB	Baa2	BBB
Financial Strength Ratings				
Provident Life and Accident Insurance Company	A	A	A2	A
Unum Life Insurance Company of America	A	A	A2	A
Colonial Life & Accident Insurance Company	A	A	A2	A
The Paul Revere Life Insurance Company	A	A	A2	A
Starmount Life Insurance Company	A-	NR	NR	NR
Unum Insurance Company	A-	A	A2	NR
Unum Limited	NR	NR	NR	A-

NR = not rated

Unum Group Consolidated Statements of Operations

	Three Months Ended		Nine Months Ended		Year Ended	
	9/30/2018	9/30/2017	9/30/2018	9/30/2017	12/31/2017	12/31/2016
Revenue						
Premium Income	$ 2,251.8	$ 2,153.6	$ 6,722.8	$ 6,438.7	$ 8,597.1	$ 8,357.7
Net Investment Income	619.2	609.0	1,845.1	1,831.9	2,451.7	2,459.0
Net Realized Investment Gain	6.7	9.8	1.9	28.9	40.3	24.2
Other Income	50.1	46.7	147.9	148.1	197.7	205.6
Total Revenue	2,927.8	2,819.1	8,717.7	8,447.6	11,286.8	11,046.5
Benefits and Expenses						
Benefits and Change in Reserves for Future Benefits	2,578.9	1,765.6	6,190.9	5,266.6	7,055.7	6,941.8
Commissions	276.8	262.4	832.6	793.9	1,060.8	1,026.7
Interest and Debt Expense - Non-recourse Debt	1.8	1.7	5.2	5.1	6.7	6.9
Interest and Debt Expense - All Other Debt	40.9	38.4	120.1	114.7	153.2	159.1
Deferral of Acquisition Costs	(166.8)	(154.8)	(501.8)	(470.1)	(628.0)	(592.4)
Amortization of Deferred Acquisition Costs	136.9	123.7	428.6	403.5	527.1	493.0
Other Expenses	437.1	415.3	1,324.0	1,275.2	1,707.3	1,663.7
Total Benefits and Expenses	3,305.6	2,452.3	8,399.6	7,388.9	9,882.8	9,698.8
Income (Loss) Before Income Tax Expense (Benefit)	(377.8)	366.8	318.1	1,058.7	1,404.0	1,347.7
Income Tax Expense (Benefit)	(93.1)	114.5	43.8	331.4	409.8	416.3
Net Income (Loss)	$ (284.7)	$ 252.3	$ 274.3	$ 727.3	$ 994.2	$ 931.4
Weighted Average Shares Outstanding						
Basic	218.9	225.3	220.5	227.4	226.5	235.4
Assuming Dilution	218.9	226.0	220.9	228.2	227.3	236.0
Actual Number of Shares Outstanding			218.7	224.4	222.5	229.8

Unum Group Sales Data for Unum US Segment

	Three Months Ended			Nine Months Ended			Year Ended	
	9/30/2018	9/30/2017	% Change	9/30/2018	9/30/2017	% Change	12/31/2017	12/31/2016
Sales by Product								
Group Disability and Group Life and AD&D								
Group Long-term Disability	$ 25.4	$ 31.1	(18.3)%	$ 96.5	$ 114.6	(15.8)%	$ 240.8	$ 217.8
Group Short-term Disability	17.9	20.7	(13.5)	57.8	65.0	(11.1)	162.5	114.6
Group Life and AD&D	29.4	35.1	(16.2)	128.5	131.8	(2.5)	310.5	270.1
Subtotal	72.7	86.9	(16.3)	282.8	311.4	(9.2)	713.8	602.5
Supplemental and Voluntary								
Individual Disability	20.1	20.4	(1.5)	56.9	50.2	13.3	67.9	65.1
Voluntary Benefits	47.6	44.8	6.3	249.0	241.7	3.0	292.5	261.7
Dental and Vision	12.3	9.7	26.8	36.3	30.0	21.0	54.8	14.5
Subtotal	80.0	74.9	6.8	342.2	321.9	6.3	415.2	341.3
Total Sales	$ 152.7	$ 161.8	(5.6)	$ 625.0	$ 633.3	(1.3)	$ 1,129.0	$ 943.8
Sales by Market Sector								
Group Disability and Group Life and AD&D								
Core Market (< 2,000 employees)	$ 55.9	$ 65.5	(14.7)%	$ 191.7	$ 212.1	(9.6)%	$ 416.9	$ 378.1
Large Case Market	16.8	21.4	(21.5)	91.1	99.3	(8.3)	296.9	224.4
Subtotal	72.7	86.9	(16.3)	282.8	311.4	(9.2)	713.8	602.5
Supplemental and Voluntary	80.0	74.9	6.8	342.2	321.9	6.3	415.2	341.3
Total Sales	$ 152.7	$ 161.8	(5.6)	$ 625.0	$ 633.3	(1.3)	$ 1,129.0	$ 943.8

Unum Group Sales Data for Unum UK Segment

	Three Months Ended			Nine Months Ended			Year Ended	
(in millions of dollars)	9/30/2018	9/30/2017	% Change	9/30/2018	9/30/2017	% Change	12/31/2017	12/31/2016
Sales by Product								
Group Long-term Disability	$ 9.1	$ 6.5	40.0%	$ 32.5	$ 31.5	3.2 %	$ 47.1	$ 50.2
Group Life	5.6	7.8	(28.2)	15.8	17.7	(10.7)	24.4	23.8
Supplemental	2.2	2.2	—	14.0	12.2	14.8	14.4	10.5
Total Sales	$ 16.9	$ 16.5	2.4	$ 62.3	$ 61.4	1.5	$ 85.9	$ 84.5
Sales by Market Sector								
Group Long-term Disability and Group Life								
Core Market (< 500 employees)	$ 7.8	$ 6.1	27.9%	$ 26.3	$ 21.6	21.8 %	$ 30.4	$ 42.0
Large Case Market	6.9	8.2	(15.9)	22.0	27.6	(20.3)	41.1	32.0
Subtotal	14.7	14.3	2.8	48.3	49.2	(1.8)	71.5	74.0
Supplemental	2.2	2.2	—	14.0	12.2	14.8	14.4	10.5
Total Sales	$ 16.9	$ 16.5	2.4	$ 62.3	$ 61.4	1.5	$ 85.9	$ 84.5
(in millions of pounds)								
Sales by Product								
Group Long-term Disability	£ 7.0	£ 5.0	40.0%	£ 24.0	£ 24.9	(3.6)%	£ 36.6	£ 37.2
Group Life	4.3	6.1	(29.5)	11.7	13.9	(15.8)	18.9	17.8
Supplemental	1.7	1.6	6.3	10.2	9.6	6.3	11.3	7.7
Total Sales	£ 13.0	£ 12.7	2.4	£ 45.9	£ 48.4	(5.2)	£ 66.8	£ 62.7
Sales by Market Sector								
Group Long-term Disability and Group Life								
Core Market (< 500 employees)	£ 6.1	£ 4.8	27.1%	£ 19.5	£ 17.0	14.7 %	£ 23.6	£ 31.2
Large Case Market	5.2	6.3	(17.5)	16.2	21.8	(25.7)	31.9	23.8
Subtotal	11.3	11.1	1.8	35.7	38.8	(8.0)	55.5	55.0
Supplemental	1.7	1.6	6.3	10.2	9.6	6.3	11.3	7.7
Total Sales	£ 13.0	£ 12.7	2.4	£ 45.9	£ 48.4	(5.2)	£ 66.8	£ 62.7

Unum Group Sales Data for Colonial Life Segment

	Three Months Ended			Nine Months Ended			Year Ended	
	9/30/2018	9/30/2017	% Change	9/30/2018	9/30/2017	% Change	12/31/2017	12/31/2016
Sales by Product								
Accident, Sickness, and Disability	$ 77.3	$ 66.5	16.2%	$ 227.3	$ 201.6	12.7%	$ 323.2	$ 310.6
Life	24.2	22.6	7.1	73.1	68.4	6.9	107.7	94.0
Cancer and Critical Illness	19.3	17.8	8.4	56.5	49.9	13.2	88.8	79.0
Total Sales	$ 120.8	$ 106.9	13.0	$ 356.9	$ 319.9	11.6	$ 519.7	$ 483.6
Sales by Market Sector								
Commercial								
Core Market (< 1,000 employees)	$ 76.2	$ 64.5	18.1%	$ 230.0	$ 201.2	14.3%	$ 313.5	$ 291.3
Large Case Market	16.7	12.2	36.9	52.6	46.2	13.9	90.9	77.4
Subtotal	92.9	76.7	21.1	282.6	247.4	14.2	404.4	368.7
Public Sector	27.9	30.2	(7.6)	74.3	72.5	2.5	115.3	114.9
Total Sales	$ 120.8	$ 106.9	13.0	$ 356.9	$ 319.9	11.6	$ 519.7	$ 483.6

Certain prior year and prior period amounts in the table above were reclassified to conform to current year presentation.

Unum Group Consolidated Balance Sheets

	September 30 2018	December 31 2017
Assets		
Investments		
Fixed Maturity Securities	$ 43,071.3	$ 45,457.8
Mortgage Loans	2,222.0	2,213.2
Policy Loans	3,720.2	3,571.1
Other Long-term Investments	694.2	646.8
Short-term Investments	1,238.2	1,155.1
Total Investments	50,945.9	53,044.0
Other Assets		
Cash and Bank Deposits	214.2	77.4
Accounts and Premiums Receivable	1,693.0	1,665.7
Reinsurance Recoverable	4,684.0	4,879.2
Accrued Investment Income	683.0	690.1
Deferred Acquisition Costs	2,276.9	2,184.6
Goodwill	346.0	338.6
Property and Equipment	521.0	504.8
Income Tax Receivable	19.0	—
Deferred Income Tax	157.4	—
Other Assets	709.4	628.7
Total Assets	$ 62,249.8	$ 64,013.1

Unum Group Consolidated Balance Sheets - Continued

	September 30 2018	December 31 2017
Liabilities and Stockholders' Equity		
Liabilities		
Policy and Contract Benefits	$ 1,674.1	$ 1,605.2
Reserves for Future Policy and Contract Benefits	45,092.7	45,601.6
Unearned Premiums	428.0	373.1
Other Policyholders' Funds	1,551.4	1,595.0
Income Tax Payable	—	2.9
Deferred Income Tax	—	199.0
Short-term Debt	—	199.9
Long-term Debt - Non-recourse	151.8	196.0
Long-term Debt - All Other	2,831.7	2,542.4
Payables for Collateral on Investments	238.2	396.2
Other Liabilities	1,763.7	1,726.9
Total Liabilities	53,731.6	54,438.2
Stockholders' Equity		
Common Stock	30.5	30.5
Additional Paid-in Capital	2,314.3	2,303.3
Accumulated Other Comprehensive Income (Loss)	(868.5)	127.5
Retained Earnings	9,670.8	9,542.2
Treasury Stock	(2,628.9)	(2,428.6)
Total Stockholders' Equity	8,518.2	9,574.9
Total Liabilities and Stockholders' Equity	$ 62,249.8	$ 64,013.1

Unum Group Deferred Acquisition Costs by Segment

	Unum US	Unum UK	Colonial Life	Consolidated
Balances at December 31, 2016	$ 1,176.5	$ 21.4	$ 896.3	$ 2,094.2
Capitalization	325.5	7.0	295.5	628.0
Amortization	(293.6)	(9.1)	(224.4)	(527.1)
Adjustment Related to Unrealized Investment Losses	(3.0)	—	(9.5)	(12.5)
Foreign Currency	—	2.0	—	2.0
Balances at December 31, 2017	1,205.4	21.3	957.9	2,184.6
Capitalization	259.1	5.3	237.4	501.8
Amortization	(241.4)	(6.2)	(181.0)	(428.6)
Adjustment Related to Unrealized Investment Gains	4.7	—	15.2	19.9
Foreign Currency	—	(0.8)	—	(0.8)
Balances at September 30, 2018	$ 1,227.8	$ 19.6	$ 1,029.5	$ 2,276.9

Unum Group Balance Sheets by Segment - September 30, 2018

	Unum US								
	Group Disability	Group Life and Accidental Death & Dismemberment	Supplemental and Voluntary	**Total Unum US**	**Unum UK**	**Colonial Life**	**Closed Block**	**Corporate**	**Consolidated**
Assets									
Investments	$ 8,104.1	$ 2,192.6	$ 4,583.6	$ 14,880.3	$ 2,918.3	$ 2,953.2	$ 28,432.9	$ 1,761.2	$ 50,945.9
Deferred Acquisition Costs	100.0	80.1	1,047.7	1,227.8	19.6	1,029.5	—	—	2,276.9
Goodwill	8.8	—	271.1	279.9	38.4	27.7	—	—	346.0
All Other	284.3	256.6	368.2	909.1	235.0	134.8	5,927.6	1,474.5	8,681.0
Total Assets	$ 8,497.2	$ 2,529.3	$ 6,270.6	$ 17,297.1	$ 3,211.3	$ 4,145.2	$ 34,360.5	$ 3,235.7	$ 62,249.8
Liabilities									
Reserves and Policyholder Benefits	$ 7,024.4	$ 1,703.2	$ 4,000.3	$ 12,727.9	$ 2,537.2	$ 2,545.0	$ 30,936.1	$ —	$ 48,746.2
Debt	—	—	—	—	—	—	151.8	2,831.7	2,983.5
All Other	25.8	14.2	192.1	232.1	34.1	59.1	201.5	1,475.1	2,001.9
Total Liabilities	7,050.2	1,717.4	4,192.4	12,960.0	2,571.3	2,604.1	31,289.4	4,306.8	53,731.6
Allocated Stockholders' Equity									
Other Allocated Stockholders' Equity	1,447.0	825.8	2,035.5	4,308.3	622.1	1,498.9	3,128.5	(948.9)	8,608.9
Net Unrealized Gain (Loss) on Securities and Net Gain on Hedges	—	(13.9)	42.7	28.8	17.9	42.2	(57.4)	(122.2)	(90.7)
Total Allocated Stockholders' Equity	1,447.0	811.9	2,078.2	4,337.1	640.0	1,541.1	3,071.1	(1,071.1)	8,518.2
Total Liabilities and Allocated Stockholders' Equity	$ 8,497.2	$ 2,529.3	$ 6,270.6	$ 17,297.1	$ 3,211.3	$ 4,145.2	$ 34,360.5	$ 3,235.7	$ 62,249.8

Allocated stockholders' equity is determined on the basis of an internal allocation formula that reflects the volume and risk components of the business and aligns with our target capital levels for regulatory and rating agency purposes. We modify this formula periodically to recognize changes in the views of capital requirements.

Unum Group Balance Sheets by Segment - December 31, 2017

	Unum US								
	Group Disability	Group Life and Accidental Death & Dismemberment	Supplemental and Voluntary	**Total Unum US**	**Unum UK**	**Colonial Life**	**Closed Block**	**Corporate**	**Consolidated**
Assets									
Investments	$ 8,630.4	$ 2,315.2	$ 4,645.5	$ 15,591.1	$ 3,075.6	$ 2,939.9	$ 29,027.5	$ 2,409.9	$ 53,044.0
Deferred Acquisition Costs	96.7	77.7	1,031.0	1,205.4	21.3	957.9	—	—	2,184.6
Goodwill	—	—	271.1	271.1	39.8	27.7	—	—	338.6
All Other	364.2	174.6	502.7	1,041.5	291.4	258.6	6,023.7	830.7	8,445.9
Total Assets	$ 9,091.3	$ 2,567.5	$ 6,450.3	$ 18,109.1	$ 3,428.1	$ 4,184.1	$ 35,051.2	$ 3,240.6	$ 64,013.1
Liabilities									
Reserves and Policyholder Benefits	$ 7,426.5	$ 1,742.2	$ 4,035.6	$ 13,204.3	$ 2,627.7	$ 2,478.3	$ 30,864.6	$ —	$ 49,174.9
Debt	—	—	—	—	—	—	196.0	2,742.3	2,938.3
All Other	146.1	29.7	366.9	542.7	86.9	207.7	69.2	1,418.5	2,325.0
Total Liabilities	7,572.6	1,771.9	4,402.5	13,747.0	2,714.6	2,686.0	31,129.8	4,160.8	54,438.2
Allocated Stockholders' Equity									
Other Allocated Stockholders' Equity	1,501.1	775.3	1,915.9	4,192.3	643.2	1,389.2	3,406.3	(946.2)	8,684.8
Net Unrealized Gain on Securities and Net Gain on Hedges	17.6	20.3	131.9	169.8	70.3	108.9	515.1	26.0	890.1
Total Allocated Stockholders' Equity	1,518.7	795.6	2,047.8	4,362.1	713.5	1,498.1	3,921.4	(920.2)	9,574.9
Total Liabilities and Allocated Stockholders' Equity	$ 9,091.3	$ 2,567.5	$ 6,450.3	$ 18,109.1	$ 3,428.1	$ 4,184.1	$ 35,051.2	$ 3,240.6	$ 64,013.1

Unum Group Financial Results by Segment

We measure and analyze our segment performance on the basis of "adjusted operating revenue" and "adjusted operating income" or "adjusted operating loss", which differ from total revenue and income (loss) before income tax as presented in our consolidated statements of operations due to the exclusion of net realized investment gains and losses and certain other items as specified in the following pages. These performance measures are in accordance with GAAP guidance for segment reporting, but they should not be viewed as a substitute for total revenue, income (loss) before income tax, or net income (loss).

	Three Months Ended			Nine Months Ended		
	9/30/2018	9/30/2017	% Change	9/30/2018	9/30/2017	% Change
Premium Income						
Unum US	$ 1,446.2	$ 1,360.9	6.3%	$ 4,301.3	$ 4,079.0	5.4%
Unum UK	138.0	131.5	4.9	416.5	379.6	9.7
Colonial Life	400.0	378.7	5.6	1,193.7	1,129.3	5.7
Closed Block	267.6	282.5	(5.3)	811.3	850.8	(4.6)
	2,251.8	2,153.6	4.6	6,722.8	6,438.7	4.4
Net Investment Income						
Unum US	200.3	201.0	(0.3)	591.0	609.1	(3.0)
Unum UK	26.4	28.5	(7.4)	86.1	88.3	(2.5)
Colonial Life	36.7	36.0	1.9	114.2	107.8	5.9
Closed Block	348.0	337.2	3.2	1,031.3	1,012.5	1.9
Corporate	7.8	6.3	23.8	22.5	14.2	58.5
	619.2	609.0	1.7	1,845.1	1,831.9	0.7
Other Income						
Unum US	30.7	26.5	15.8	88.5	85.3	3.8
Unum UK	—	0.6	N.M.	—	0.6	N.M.
Colonial Life	0.4	0.3	33.3	1.0	0.8	25.0
Closed Block	18.9	18.9	—	56.8	59.9	(5.2)
Corporate	0.1	0.4	(75.0)	1.6	1.5	6.7
	50.1	46.7	7.3	147.9	148.1	(0.1)
Total Adjusted Operating Revenue						
Unum US	1,677.2	1,588.4	5.6	4,980.8	4,773.4	4.3
Unum UK	164.4	160.6	2.4	502.6	468.5	7.3
Colonial Life	437.1	415.0	5.3	1,308.9	1,237.9	5.7
Closed Block	634.5	638.6	(0.6)	1,899.4	1,923.2	(1.2)
Corporate	7.9	6.7	17.9	24.1	15.7	53.5
	$ 2,921.1	$ 2,809.3	4.0	$ 8,715.8	$ 8,418.7	3.5

Unum Group Financial Results by Segment - Continued

	Three Months Ended			Nine Months Ended		
	9/30/2018	9/30/2017	% Change	9/30/2018	9/30/2017	% Change
Benefits and Expenses						
Unum US	$ 1,406.3	$ 1,330.0	5.7%	$ 4,214.9	$ 4,028.1	4.6%
Unum UK	138.3	134.1	3.1	419.1	386.5	8.4
Colonial Life	352.9	333.3	5.9	1,059.1	992.0	6.8
Closed Block	1,353.1	612.0	121.1	2,559.5	1,832.4	39.7
Corporate	55.0	42.9	28.2	147.0	149.9	(1.9)
	3,305.6	2,452.3	34.8	8,399.6	7,388.9	13.7
Income (Loss) Before Income Tax Expense (Benefit) and Net Realized Investment Gain						
Unum US	270.9	258.4	4.8	765.9	745.3	2.8
Unum UK	26.1	26.5	(1.5)	83.5	82.0	1.8
Colonial Life	84.2	81.7	3.1	249.8	245.9	1.6
Closed Block	(718.6)	26.6	N.M.	(660.1)	90.8	N.M.
Corporate	(47.1)	(36.2)	30.1	(122.9)	(134.2)	(8.4)
	(384.5)	357.0	N.M.	316.2	1,029.8	(69.3)
Income Tax Expense (Benefit)	(92.0)	110.9	(183.0)	46.0	320.6	(85.7)
Income (Loss) Before Net Realized Investment Gain	(292.5)	246.1	N.M.	270.2	709.2	(61.9)
Net Realized Investment Gain (net of tax expense (benefit) of $(1.1); $3.6; $(2.2); $10.8)	7.8	6.2	25.8	4.1	18.1	(77.3)
Net Income (Loss)	$ (284.7)	$ 252.3	N.M.	$ 274.3	$ 727.3	(62.3)

Unum Group Quarterly Historical Financial Results by Segment

	9/30/18	6/30/18	3/31/18	12/31/17	9/30/17	6/30/17	3/31/17	12/31/16	9/30/16
Premium Income									
Unum US	$ 1,446.2	$ 1,416.3	$ 1,438.8	$ 1,364.5	$ 1,360.9	$ 1,357.7	$ 1,360.4	$ 1,325.2	$ 1,315.0
Unum UK	138.0	138.9	139.6	133.4	131.5	126.8	121.3	121.9	127.3
Colonial Life	400.0	395.4	398.3	382.1	378.7	376.3	374.3	360.4	354.1
Closed Block	267.6	270.4	273.3	278.4	282.5	281.4	286.9	291.7	293.0
	2,251.8	2,221.0	2,250.0	2,158.4	2,153.6	2,142.2	2,142.9	2,099.2	2,089.4
Net Investment Income									
Unum US	200.3	196.5	194.2	202.1	201.0	205.6	202.5	206.3	207.3
Unum UK	26.4	32.1	27.6	31.9	28.5	33.2	26.6	28.8	28.5
Colonial Life	36.7	40.2	37.3	37.1	36.0	36.7	35.1	35.8	36.1
Closed Block	348.0	345.6	337.7	341.5	337.2	340.0	335.3	343.6	334.1
Corporate	7.8	9.2	5.5	7.2	6.3	5.0	2.9	3.4	5.4
	619.2	623.6	602.3	619.8	609.0	620.5	602.4	617.9	611.4
Other Income									
Unum US	30.7	28.8	29.0	27.9	26.5	30.1	28.7	27.7	28.7
Unum UK	—	—	—	0.1	0.6	—	—	—	—
Colonial Life	0.4	0.3	0.3	0.3	0.3	0.2	0.3	0.2	0.4
Closed Block	18.9	18.9	19.0	19.9	18.9	20.2	20.8	20.7	21.5
Corporate	0.1	0.3	1.2	1.4	0.4	0.7	0.4	2.4	0.9
	50.1	48.3	49.5	49.6	46.7	51.2	50.2	51.0	51.5
Total Adjusted Operating Revenue									
Unum US	1,677.2	1,641.6	1,662.0	1,594.5	1,588.4	1,593.4	1,591.6	1,559.2	1,551.0
Unum UK	164.4	171.0	167.2	165.4	160.6	160.0	147.9	150.7	155.8
Colonial Life	437.1	435.9	435.9	419.5	415.0	413.2	409.7	396.4	390.6
Closed Block	634.5	634.9	630.0	639.8	638.6	641.6	643.0	656.0	648.6
Corporate	7.9	9.5	6.7	8.6	6.7	5.7	3.3	5.8	6.3
	2,921.1	2,892.9	2,901.8	2,827.8	2,809.3	2,813.9	2,795.5	2,768.1	2,752.3

Unum Group Quarterly Historical Financial Results by Segment - Continued

	9/30/18	6/30/18	3/31/18	12/31/17	9/30/17	6/30/17	3/31/17	12/31/16	9/30/16
Benefits and Expenses									
Unum US	1,406.3	1,390.5	1,418.1	1,356.9	1,330.0	1,345.6	1,352.5	1,319.1	1,320.0
Unum UK	138.3	143.4	137.4	135.7	134.1	131.1	121.3	120.8	127.6
Colonial Life	352.9	351.3	354.9	352.8	333.3	331.4	327.3	316.5	311.6
Closed Block	1,353.1	605.3	601.1	606.7	612.0	609.0	611.4	621.4	620.0
Corporate	55.0	45.0	47.0	41.8	42.9	43.3	63.7	47.5	52.0
	3,305.6	2,535.5	2,558.5	2,493.9	2,452.3	2,460.4	2,476.2	2,425.3	2,431.2
Income (Loss) Before Income Tax Expense (Benefit) and Net Realized Investment Gain (Loss)									
Unum US	270.9	251.1	243.9	237.6	258.4	247.8	239.1	240.1	231.0
Unum UK	26.1	27.6	29.8	29.7	26.5	28.9	26.6	29.9	28.2
Colonial Life	84.2	84.6	81.0	66.7	81.7	81.8	82.4	79.9	79.0
Closed Block	(718.6)	29.6	28.9	33.1	26.6	32.6	31.6	34.6	28.6
Corporate	(47.1)	(35.5)	(40.3)	(33.2)	(36.2)	(37.6)	(60.4)	(41.7)	(45.7)
	(384.5)	357.4	343.3	333.9	357.0	353.5	319.3	342.8	321.1
Income Tax Expense (Benefit)	(92.0)	69.8	68.2	74.2	110.9	113.1	96.6	113.1	92.4
Income (Loss) Before Net Realized Investment Gain (Loss)	(292.5)	287.6	275.1	259.7	246.1	240.4	222.7	229.7	228.7
Net Realized Investment Gain (Loss)	6.7	(2.6)	(2.2)	11.4	9.8	8.1	11.0	28.4	11.0
Tax Expense (Benefit) on Net Realized Investment Gain (Loss)	(1.1)	(0.5)	(0.6)	4.2	3.6	3.4	3.8	10.1	3.7
Net Income (Loss)	$ (284.7)	$ 285.5	$ 273.5	$ 266.9	$ 252.3	$ 245.1	$ 229.9	$ 248.0	$ 236.0
Net Income (Loss) Per Common Share - Assuming Dilution	$ (1.30)	$ 1.29	$ 1.23	$ 1.19	$ 1.12	$ 1.07	$ 1.00	$ 1.07	$ 1.01

Unum Group Financial Results for Unum US Segment

	Three Months Ended		Nine Months Ended		Year Ended	
	9/30/2018	9/30/2017	9/30/2018	9/30/2017	12/31/2017	12/31/2016
Adjusted Operating Revenue						
Premium Income	$ 1,446.2	$ 1,360.9	$ 4,301.3	$ 4,079.0	$ 5,443.5	$ 5,240.9
Net Investment Income	200.3	201.0	591.0	609.1	811.2	828.7
Other Income	30.7	26.5	88.5	85.3	113.2	113.3
Total	1,677.2	1,588.4	4,980.8	4,773.4	6,367.9	6,182.9
Benefits and Expenses						
Benefits and Change in Reserves for Future Benefits	975.7	920.7	2,885.9	2,759.8	3,693.4	3,624.3
Commissions	154.4	144.1	467.5	442.0	590.8	580.4
Deferral of Acquisition Costs	(84.6)	(78.2)	(259.1)	(244.0)	(325.5)	(314.1)
Amortization of Deferred Acquisition Costs	73.7	65.2	241.4	228.3	293.6	275.2
Other Expenses	287.1	278.2	879.2	842.0	1,132.7	1,102.9
Total	1,406.3	1,330.0	4,214.9	4,028.1	5,385.0	5,268.7
Income Before Income Tax and Net Realized Investment Gains and Losses	270.9	258.4	765.9	745.3	982.9	914.2
Unclaimed Death Benefits (UDB) Reserve Increase	—	—	—	—	26.6	—
Adjusted Operating Income	$ 270.9	$ 258.4	$ 765.9	$ 745.3	$ 1,009.5	$ 914.2
Operating Ratios (% of Premium Income):						
Benefit Ratio	67.5%	67.7%	67.1%	67.7%	67.8%	69.2%
Benefit Ratio Excluding UDB Reserve Increase					67.4%	
Other Expense Ratio	19.9%	20.4%	20.4%	20.6%	20.8%	21.0%
Income Ratio	18.7%	19.0%	17.8%	18.3%	18.1%	17.4%
Adjusted Operating Income Ratio					18.5%	

Unum Group Financial Results for Unum US Group Disability

	Three Months Ended		Nine Months Ended		Year Ended	
	9/30/2018	9/30/2017	9/30/2018	9/30/2017	12/31/2017	12/31/2016
Adjusted Operating Revenue						
Premium Income						
Group Long-term Disability	$ 444.1	$ 435.2	$ 1,322.7	$ 1,307.3	$ 1,749.6	$ 1,726.6
Group Short-term Disability	180.4	161.1	527.7	477.3	639.8	626.1
Total Premium Income	624.5	596.3	1,850.4	1,784.6	2,389.4	2,352.7
Net Investment Income	112.9	113.7	330.0	347.3	460.5	479.5
Other Income	28.0	23.8	80.9	73.4	98.3	91.1
Total	765.4	733.8	2,261.3	2,205.3	2,948.2	2,923.3
Benefits and Expenses						
Benefits and Change in Reserves for Future Benefits	476.2	457.1	1,406.8	1,366.8	1,828.5	1,863.8
Commissions	46.7	45.8	141.0	137.1	181.9	178.2
Deferral of Acquisition Costs	(12.1)	(12.4)	(36.8)	(35.8)	(46.9)	(46.4)
Amortization of Deferred Acquisition Costs	11.2	10.0	33.6	29.9	39.9	35.9
Other Expenses	150.4	143.3	459.1	436.2	587.0	572.1
Total	672.4	643.8	2,003.7	1,934.2	2,590.4	2,603.6
Adjusted Operating Income	$ 93.0	$ 90.0	$ 257.6	$ 271.1	$ 357.8	$ 319.7
Operating Ratios (% of Premium Income):						
Benefit Ratio	76.3%	76.7%	76.0%	76.6%	76.5%	79.2%
Other Expense Ratio	24.1%	24.0%	24.8%	24.4%	24.6%	24.3%
Adjusted Operating Income Ratio	14.9%	15.1%	13.9%	15.2%	15.0%	13.6%
Persistency:						
Group Long-term Disability			91.0%	89.5%	89.9%	91.0%
Group Short-term Disability			88.2%	86.3%	86.6%	87.7%

Unum Group Financial Results for Unum US Group Life and Accidental Death & Dismemberment

	Three Months Ended		Nine Months Ended		Year Ended	
	9/30/2018	9/30/2017	9/30/2018	9/30/2017	12/31/2017	12/31/2016
Adjusted Operating Revenue						
Premium Income						
Group Life	$ 399.3	$ 370.0	$ 1,189.6	$ 1,101.7	$ 1,467.5	$ 1,410.0
Accidental Death & Dismemberment	39.6	37.2	116.9	110.5	147.5	140.3
Total Premium Income	438.9	407.2	1,306.5	1,212.2	1,615.0	1,550.3
Net Investment Income	26.4	27.3	80.4	82.7	109.9	113.4
Other Income	1.2	1.4	3.4	3.6	4.8	4.5
Total	466.5	435.9	1,390.3	1,298.5	1,729.7	1,668.2
Benefits and Expenses						
Benefits and Change in Reserves for Future Benefits	315.3	290.6	927.1	864.1	1,169.8	1,112.6
Commissions	34.9	33.3	106.5	98.0	131.3	126.8
Deferral of Acquisition Costs	(9.5)	(9.5)	(29.4)	(27.6)	(36.2)	(35.7)
Amortization of Deferred Acquisition Costs	9.0	7.9	27.0	23.9	31.9	29.2
Other Expenses	52.8	53.5	163.3	163.1	217.4	213.5
Total	402.5	375.8	1,194.5	1,121.5	1,514.2	1,446.4
Income Before Income Tax and Net Realized Investment Gains and Losses	64.0	60.1	195.8	177.0	215.5	221.8
UDB Reserve Increase	—	—	—	—	18.5	—
Adjusted Operating Income	$ 64.0	$ 60.1	$ 195.8	$ 177.0	$ 234.0	$ 221.8
Operating Ratios (% of Premium Income):						
Benefit Ratio	71.8%	71.4%	71.0%	71.3%	72.4%	71.8%
Benefit Ratio Excluding UDB Reserve Increase					71.3%	
Other Expense Ratio	12.0%	13.1%	12.5%	13.5%	13.5%	13.8%
Income Ratio	14.6%	14.8%	15.0%	14.6%	13.3%	14.3%
Adjusted Operating Income Ratio					14.5%	
Persistency:						
Group Life			91.2%	87.7%	88.0%	90.7%
Accidental Death & Dismemberment			90.0%	86.8%	87.2%	90.3%

Unum Group Financial Results for Unum US Supplemental and Voluntary

	Three Months Ended		Nine Months Ended		Year Ended	
	9/30/2018	9/30/2017	9/30/2018	9/30/2017	12/31/2017	12/31/2016
Adjusted Operating Revenue						
Premium Income						
Individual Disability	$ 109.5	$ 104.4	$ 319.1	$ 318.1	$ 420.2	$ 480.3
Voluntary Benefits	222.3	210.8	676.0	639.2	849.4	796.5
Dental and Vision	51.0	42.2	149.3	124.9	169.5	61.1
Total Premium Income	382.8	357.4	1,144.4	1,082.2	1,439.1	1,337.9
Net Investment Income	61.0	60.0	180.6	179.1	240.8	235.8
Other Income	1.5	1.3	4.2	8.3	10.1	17.7
Total	445.3	418.7	1,329.2	1,269.6	1,690.0	1,591.4
Benefits and Expenses						
Benefits and Change in Reserves for Future Benefits	184.2	173.0	552.0	528.9	695.1	647.9
Commissions	72.8	65.0	220.0	206.9	277.6	275.4
Deferral of Acquisition Costs	(63.0)	(56.3)	(192.9)	(180.6)	(242.4)	(232.0)
Amortization of Deferred Acquisition Costs	53.5	47.3	180.8	174.5	221.8	210.1
Other Expenses	83.9	81.4	256.8	242.7	328.3	317.3
Total	331.4	310.4	1,016.7	972.4	1,280.4	1,218.7
Income Before Income Tax and Net Realized Investment Gains and Losses	113.9	108.3	312.5	297.2	409.6	372.7
UDB Reserve Increase	—	—	—	—	8.1	—
Adjusted Operating Income	$ 113.9	$ 108.3	$ 312.5	$ 297.2	$ 417.7	$ 372.7
Operating Ratios (% of Premium Income):						
Benefit Ratios:						
Individual Disability	50.4%	48.3%	50.5%	51.4%	47.2%	52.9%
Voluntary Benefits	42.2%	44.1%	42.6%	43.2%	44.6%	44.3%
Voluntary Benefits Excluding UDB Reserve Increase					43.6%	
Dental and Vision	68.8%	70.1%	68.9%	71.3%	69.6%	66.6%
Other Expense Ratio	21.9%	22.8%	22.4%	22.4%	22.8%	23.7%
Income Ratio	29.8%	30.3%	27.3%	27.5%	28.5%	27.9%
Adjusted Operating Income Ratio					29.0%	
Persistency:						
Individual Disability			90.3%	91.1%	91.0%	91.1%
Voluntary Benefits			76.5%	76.8%	77.5%	76.9%
Dental and Vision			84.5%	84.2%	85.4%	84.6%

Unum Group Financial Results for Unum UK Segment

	Three Months Ended		Nine Months Ended		Year Ended	
	9/30/2018	9/30/2017	9/30/2018	9/30/2017	12/31/2017	12/31/2016
Adjusted Operating Revenue						
Premium Income						
Group Long-term Disability	$ 91.3	$ 87.0	$ 271.8	$ 251.6	$ 340.3	$ 355.2
Group Life	27.1	26.7	83.6	76.9	103.1	105.7
Supplemental	19.6	17.8	61.1	51.1	69.6	68.4
Total Premium Income	138.0	131.5	416.5	379.6	513.0	529.3
Net Investment Income	26.4	28.5	86.1	88.3	120.2	118.1
Other Income	—	0.6	—	0.6	0.7	0.2
Total	164.4	160.6	502.6	468.5	633.9	647.6
Benefits and Expenses						
Benefits and Change in Reserves for Future Benefits	102.6	98.4	309.5	280.9	381.9	367.4
Commissions	9.1	9.2	28.1	27.0	35.5	38.9
Deferral of Acquisition Costs	(1.4)	(1.6)	(5.3)	(5.4)	(7.0)	(8.2)
Amortization of Deferred Acquisition Costs	2.0	2.3	6.2	6.8	9.1	9.7
Other Expenses	26.0	25.8	80.6	77.2	102.7	111.2
Total	138.3	134.1	419.1	386.5	522.2	519.0
Adjusted Operating Income	$ 26.1	$ 26.5	$ 83.5	$ 82.0	$ 111.7	$ 128.6

Unum Group Financial Results for Unum UK Segment - Continued

(in millions of pounds, except exchange rate)	Three Months Ended 9/30/2018	Three Months Ended 9/30/2017	Nine Months Ended 9/30/2018	Nine Months Ended 9/30/2017	Year Ended 12/31/2017	Year Ended 12/31/2016
Adjusted Operating Revenue						
Premium Income						
Group Long-term Disability	£ 70.0	£ 66.4	£ 201.2	£ 197.1	£ 264.0	£ 262.0
Group Life	20.8	20.3	61.9	60.2	80.0	78.0
Supplemental	15.2	13.7	45.3	40.1	53.9	50.5
Total Premium Income	106.0	100.4	308.4	297.4	397.9	390.5
Net Investment Income	20.2	21.8	63.6	69.2	93.3	87.3
Other Income	—	0.5	—	0.5	0.5	0.1
Total	126.2	122.7	372.0	367.1	491.7	477.9
Benefits and Expenses						
Benefits and Change in Reserves for Future Benefits	78.7	75.2	229.1	220.0	296.2	270.9
Commissions	7.0	6.9	20.8	21.1	27.6	28.9
Deferral of Acquisition Costs	(1.0)	(1.2)	(3.9)	(4.2)	(5.4)	(6.1)
Amortization of Deferred Acquisition Costs	1.5	1.8	4.6	5.3	7.0	7.2
Other Expenses	20.0	19.8	59.6	60.7	79.7	82.2
Total	106.2	102.5	310.2	302.9	405.1	383.1
Adjusted Operating Income	£ 20.0	£ 20.2	£ 61.8	£ 64.2	£ 86.6	£ 94.8
Weighted Average Pound/Dollar Exchange Rate	1.305	1.312	1.351	1.277	1.290	1.357
Operating Ratios (% of Premium Income):						
Benefit Ratio	74.2%	74.9%	74.3%	74.0%	74.4%	69.4%
Other Expense Ratio	18.9%	19.7%	19.3%	20.4%	20.0%	21.0%
Adjusted Operating Income Ratio	18.9%	20.1%	20.0%	21.6%	21.8%	24.3%
Persistency:						
Group Long-term Disability			87.5%	87.1%	87.4%	89.5%
Group Life			85.5%	83.5%	84.1%	81.3%
Supplemental			92.9%	89.5%	91.0%	89.9%

Unum Group Financial Results for Colonial Life Segment

	Three Months Ended		Nine Months Ended		Year Ended	
	9/30/2018	9/30/2017	9/30/2018	9/30/2017	12/31/2017	12/31/2016
Adjusted Operating Revenue						
Premium Income						
Accident, Sickness, and Disability	$ 231.9	$ 222.3	$ 691.8	$ 661.5	$ 884.2	$ 830.0
Life	81.4	74.6	243.9	223.8	300.4	273.8
Cancer and Critical Illness	86.7	81.8	258.0	244.0	326.8	313.3
Total Premium Income	400.0	378.7	1,193.7	1,129.3	1,511.4	1,417.1
Net Investment Income	36.7	36.0	114.2	107.8	144.9	141.5
Other Income	0.4	0.3	1.0	0.8	1.1	1.2
Total	437.1	415.0	1,308.9	1,237.9	1,657.4	1,559.8
Benefits and Expenses						
Benefits and Change in Reserves for Future Benefits	206.1	196.1	613.4	579.2	788.6	726.4
Commissions	92.4	86.4	273.7	256.8	344.5	313.6
Deferral of Acquisition Costs	(80.8)	(75.0)	(237.4)	(220.7)	(295.5)	(270.1)
Amortization of Deferred Acquisition Costs	61.2	56.2	181.0	168.4	224.4	208.1
Other Expenses	74.0	69.6	228.4	208.3	282.8	267.6
Total	352.9	333.3	1,059.1	992.0	1,344.8	1,245.6
Income Before Income Tax and Net Realized Investment Gains and Losses	84.2	81.7	249.8	245.9	312.6	314.2
UDB Reserve Increase	—	—	—	—	12.4	—
Adjusted Operating Income	$ 84.2	$ 81.7	$ 249.8	$ 245.9	$ 325.0	$ 314.2
Operating Ratios (% of Premium Income):						
Benefit Ratio	51.5%	51.8%	51.4%	51.3%	52.2%	51.3%
Benefit Ratio Excluding UDB Reserve Increase					51.4%	
Other Expense Ratio	18.5%	18.4%	19.1%	18.4%	18.7%	18.9%
Income Ratio	21.1%	21.6%	20.9%	21.8%	20.7%	22.2%
Adjusted Operating Income Ratio					21.5%	
Persistency:						
Accident, Sickness, and Disability			73.8%	75.4%	75.1%	75.6%
Life			83.7%	84.5%	84.4%	85.0%
Cancer and Critical Illness			82.4%	82.6%	82.7%	82.9%

Unum Group Financial Results for Closed Block Segment

	Three Months Ended		Nine Months Ended		Year Ended	
	9/30/2018	9/30/2017	9/30/2018	9/30/2017	12/31/2017	12/31/2016
Adjusted Operating Revenue						
Premium Income						
Individual Disability	$ 102.7	$ 117.9	$ 319.0	$ 357.7	$ 471.8	$ 521.9
Long-term Care	163.0	162.4	485.8	486.4	648.7	643.9
All Other	1.9	2.2	6.5	6.7	8.7	4.6
Total Premium Income	267.6	282.5	811.3	850.8	1,129.2	1,170.4
Net Investment Income	348.0	337.2	1,031.3	1,012.5	1,354.0	1,352.2
Other Income	18.9	18.9	56.8	59.9	79.8	86.0
Total	634.5	638.6	1,899.4	1,923.2	2,563.0	2,608.6
Benefits and Expenses						
Benefits and Change in Reserves for Future Benefits	1,294.5	550.4	2,382.1	1,646.7	2,191.8	2,223.7
Commissions	20.9	22.7	63.3	68.1	90.0	93.8
Interest and Debt Expense	1.8	1.7	5.2	5.1	6.7	6.9
Other Expenses	35.9	37.2	108.9	112.5	150.6	154.7
Total	1,353.1	612.0	2,559.5	1,832.4	2,439.1	2,479.1
Income (Loss) Before Income Tax and Net Realized Investment Gains and Losses	(718.6)	26.6	(660.1)	90.8	123.9	129.5
Long-term Care Reserve Increase	750.8	—	750.8	—	—	—
Adjusted Operating Income	$ 32.2	$ 26.6	$ 90.7	$ 90.8	$ 123.9	$ 129.5
Interest Adjusted Loss Ratios:						
Individual Disability	80.5 %	82.4%	80.1 %	82.8%	82.4%	83.6%
Long-term Care	548.2 %	93.3%	248.2 %	90.5%	91.1%	91.1%
Long-term Care Excluding the Reserve Increase	87.5 %		93.7 %			
Operating Ratios (% of Premium Income):						
Other Expense Ratio	13.4 %	13.2%	13.4 %	13.2%	13.3%	13.2%
Income (Loss) Ratio	(268.5)%	9.4%	(81.4)%	10.7%	11.0%	11.1%
Adjusted Operating Income Ratio	12.0 %		11.2 %			
Persistency:						
Individual Disability			88.7 %	89.8%	89.6%	90.9%
Long-term Care			95.6 %	95.5%	95.9%	94.8%

Unum Group Financial Results for Corporate Segment

	Three Months Ended		Nine Months Ended		Year Ended	
	9/30/2018	9/30/2017	9/30/2018	9/30/2017	12/31/2017	12/31/2016
Adjusted Operating Revenue						
Net Investment Income	$ 7.8	$ 6.3	$ 22.5	$ 14.2	$ 21.4	$ 18.5
Other Income	0.1	0.4	1.6	1.5	2.9	4.9
Total	7.9	6.7	24.1	15.7	24.3	23.4
Interest and Other Expenses	55.0	42.9	147.0	149.9	191.7	186.4
Loss Before Income Tax and Net Realized Investment Gains and Losses	(47.1)	(36.2)	(122.9)	(134.2)	(167.4)	(163.0)
Loss from Guaranty Fund Assessment	—	—	—	20.6	20.6	—
Adjusted Operating Loss	$ (47.1)	$ (36.2)	$ (122.9)	$ (113.6)	$ (146.8)	$ (163.0)

Unum Group Reserves

	September 30, 2018							
	Gross						Total Reinsurance	Total
	Policy Reserves	%	Claim Reserves Incurred	Claim Reserves IBNR	%	Total	Ceded	Net
Group Disability	$ —	—%	$ 5,919.9	$ 668.9	28.3%	$ 6,588.8	$ 71.4	$ 6,517.4
Group Life and Accidental Death & Dismemberment	53.7	0.3	737.7	223.8	4.1	1,015.2	5.7	1,009.5
Individual Disability	520.8	2.6	1,349.1	135.6	6.4	2,005.5	213.8	1,791.7
Voluntary Benefits	1,622.7	8.1	47.1	62.7	0.5	1,732.5	26.9	1,705.6
Dental and Vision	—	—	(1.0)	11.4	0.1	10.4	0.2	10.2
Unum US Segment	2,197.2	11.0	8,052.8	1,102.4	39.4	11,352.4	318.0	11,034.4
Unum UK Segment	17.1	0.1	1,919.4	63.6	8.5	2,000.1	85.9	1,914.2
Colonial Life Segment	2,076.0	10.5	290.9	135.0	1.8	2,501.9	8.2	2,493.7
Individual Disability	351.6	1.8	9,161.9	207.3	40.3	9,720.8	1,634.4	8,086.4
Long-term Care	9,308.1	47.0	1,805.9	212.5	8.7	11,326.5	40.3	11,286.2
Other	5,874.9	29.6	178.0	127.3	1.3	6,180.2	5,108.8	1,071.4
Closed Block Segment	15,534.6	78.4	11,145.8	547.1	50.3	27,227.5	6,783.5	20,444.0
Subtotal	$ 19,824.9	100.0%	$ 21,408.9	$ 1,848.1	100.0%	43,081.9	7,195.6	35,886.3
Adjustment Related to Unrealized Investment Gains and Losses						3,684.9	273.3	3,411.6
Consolidated						$ 46,766.8	$ 7,468.9	$ 39,297.9

The adjustment related to unrealized investment gains and losses reflects the changes that would be necessary to policyholder liabilities if the unrealized investment gains and losses related to the corresponding available-for-sale securities had been realized. Changes in this adjustment are primarily due to movements in the U.S. Treasury rates and credit spreads.

Unum Group Reserves

	December 31, 2017							
	Gross							
	Policy Reserves	%	Claim Reserves		%	Total	Total Reinsurance Ceded	Total Net
			Incurred	IBNR				
Group Disability	$ —	—%	$ 6,047.0	$ 624.2	28.7%	$ 6,671.2	$ 73.8	$ 6,597.4
Group Life and Accidental Death & Dismemberment	54.9	0.3	735.5	208.0	4.1	998.4	5.2	993.2
Individual Disability	533.4	2.8	1,318.0	137.6	6.3	1,989.0	207.5	1,781.5
Voluntary Benefits	1,566.7	8.3	46.7	61.0	0.5	1,674.4	27.3	1,647.1
Dental and Vision	—	—	0.7	11.3	0.1	12.0	0.3	11.7
Unum US Segment	2,155.0	11.4	8,147.9	1,042.1	39.7	11,345.0	314.1	11,030.9
Unum UK Segment	18.1	0.1	1,918.3	108.3	8.7	2,044.7	87.0	1,957.7
Colonial Life Segment	1,989.4	10.5	288.3	137.2	1.8	2,414.9	8.5	2,406.4
Individual Disability	418.5	2.2	9,407.4	219.1	41.5	10,045.0	1,619.8	8,425.2
Long-term Care	8,414.3	44.5	1,494.8	150.9	7.1	10,060.0	40.3	10,019.7
Other	5,894.8	31.3	187.3	120.4	1.2	6,202.5	5,090.6	1,111.9
Closed Block Segment	14,727.6	78.0	11,089.5	490.4	49.8	26,307.5	6,750.7	19,556.8
Subtotal	$ 18,890.1	100.0%	$ 21,444.0	$ 1,778.0	100.0%	42,112.1	7,160.3	34,951.8
Adjustment Related to Unrealized Investment Gains and Losses						5,094.7	375.8	4,718.9
Consolidated						$ 47,206.8	$ 7,536.1	$ 39,670.7

Unum Group Investments

	9/30/2018	
Fixed Maturity Securities (Fair Value)		
Public	$ 27,921.6	64.8%
Asset-Backed Securities	65.8	0.2
Residential Mortgage-Backed Securities (1)	1,479.2	3.4
Commercial Mortgage-Backed Securities	82.0	0.2
Private Placements	5,363.3	12.4
High Yield	3,221.1	7.5
Government Securities	2,577.9	6.0
Municipal Securities (2)	2,320.0	5.4
Redeemable Preferred Stocks	40.4	0.1
Total	$ 43,071.3	100.0%

	Amortized Cost	Fair Value
Quality Ratings of Fixed Maturity Securities		
Aaa	8.5%	8.3%
Aa	7.4	7.9
A	26.5	27.6
Baa	49.5	48.7
Below Baa	8.1	7.5
Total	100.0%	100.0%

	9/30/2018	12/31/2017
Selected Statistics		
Earned Book Yield	5.17%	5.23%
Average Duration (in years)	7.58	7.70

Schedule BA and Non-Current		
Total Non-Current Investments	$ 35.8	$ 32.9
Total Schedule BA Assets	$ 567.3	$ 535.4

(1) Includes $8.8 million of high yield mortgage-backed securities.

(2) Includes $1.5 million of high yield taxable municipal securities.

Unum Group Investments at September 30, 2018

Fixed Maturity Securities - By Industry Classification - Unrealized Gains and Losses

Classification	Fair Value	Net Unrealized Gain	Fair Value of Fixed Maturity Securities with Gross Unrealized Loss	Gross Unrealized Loss	Fair Value of Fixed Maturity Securities with Gross Unrealized Gain	Gross Unrealized Gain
Basic Industry	$ 2,852.3	$ 131.9	$ 1,070.2	$ 43.7	$ 1,782.1	$ 175.6
Capital Goods	4,073.7	267.2	1,091.4	55.8	2,982.3	323.0
Communications	2,854.1	263.6	713.1	32.3	2,141.0	295.9
Consumer Cyclical	1,355.6	70.0	467.7	12.3	887.9	82.3
Consumer Non-Cyclical	6,596.8	338.3	2,498.8	132.7	4,098.0	471.0
Energy	4,661.8	410.4	930.2	37.3	3,731.6	447.7
Financial Institutions	3,227.6	141.5	1,069.2	34.2	2,158.4	175.7
Mortgage/Asset-Backed	1,627.0	36.0	728.3	21.1	898.7	57.1
Sovereigns	798.4	154.3	46.7	1.7	751.7	156.0
Technology	1,541.5	37.2	548.7	14.8	992.8	52.0
Transportation	1,993.1	151.4	625.3	22.0	1,367.8	173.4
U.S. Government Agencies and Municipalities	4,099.5	358.6	965.3	35.3	3,134.2	393.9
Public Utilities	7,389.9	797.7	861.8	53.4	6,528.1	851.1
Total	$ 43,071.3	$ 3,158.1	$ 11,616.7	$ 496.6	$ 31,454.6	$ 3,654.7

Gross Unrealized Loss on Fixed Maturity Securities by Length of Time in Unrealized Loss Position

	Investment-Grade		Below-Investment-Grade	
Category	Fair Value	Gross Unrealized Loss	Fair Value	Gross Unrealized Loss
Less than 91 days	$ 2,269.5	$ 25.9	$ 230.0	$ 2.3
91 through 180 days	2,246.0	61.7	200.6	6.9
181 through 270 days	3,526.9	158.2	501.5	19.5
271 days to 1 year	651.3	58.1	158.1	11.5
Greater than 1 year	1,456.7	107.3	376.1	45.2
Total	$ 10,150.4	$ 411.2	$ 1,466.3	$ 85.4

Appendix to Statistical Supplement

2018 Significant Items

- In October of 2018, we completed our purchase of Pramerica Zycie TUiR SA ("Pramerica"), a financial protection benefits provider in Poland. The acquisition of Pramerica will expand our European presence, which we believe to be an attractive market for financial protection benefits. This acquisition is not expected to materially impact our results of operations or financial position for 2018 or alter our share repurchase and common stock dividend strategy.
- Third quarter of 2018 reserve increase of $750.8 million before tax and $593.1 million after tax related to long-term care.
- In January 2016, the Financial Accounting Standards Board (FASB) issued an update that changed the accounting and disclosure requirements for certain financial instruments. These changes include a requirement to measure equity investments, other than those that result in consolidation or are accounted for under the equity method, at fair value through net income unless the investment qualifies for certain practicability exceptions. In addition, the update clarified guidance related to the valuation allowance assessment when recognizing deferred tax assets resulting from unrealized losses on available-for-sale fixed maturity securities. We adopted this update effective January 1, 2018 using a modified retrospective approach through a cumulative-effect adjustment as of January 1, 2018 which resulted in a decrease to accumulated other comprehensive income (AOCI) of $17.5 million, an increase to retained earnings of $14.5 million, a decrease to other long-term investments of $3.8 million, and a decrease to deferred income tax liability of $0.8 million.

2017 Significant Items

- Fourth quarter of 2017 unclaimed death benefit reserve increase of $18.5 million for Unum US group life, $8.1 million for Unum US voluntary life and $12.4 million for Colonial Life voluntary life, for a total reserve increase of $39.0 million before tax and $25.4 million after tax.
- Fourth quarter of 2017 net tax benefit of $31.5 million resulting from H.R.1, An Act to Provide Reconciliation Pursuant to Titles II and V of the Concurrent Resolution on the Budget for Fiscal Year 2018, more commonly known as the Tax Cuts and Jobs Act (TCJA) enacted on December 22, 2017. This is comprised of a tax benefit of $97.9 million related to the revaluation of our net deferred tax liabilities associated with our U.S. operations to the newly enacted U.S. corporate tax rate and a tax expense of $66.4 million resulting from the tax on undistributed and previously untaxed foreign earnings and profits.
- Fourth quarter of 2017 results for the Unum US individual disability product line reflects a reserve release of $19.5 million before tax and $12.7 million after tax, resulting from our annual review of reserve adequacy which reflects the recognition of updated morbidity assumptions in our disabled life reserves.
- First quarter of 2017 loss from a guaranty fund assessment of $20.6 million before tax and $13.4 million after tax.

2016 Significant Item

- In August 2016, we acquired 100 percent of the shares and voting interests in H&J Capital, L.L.C., parent of Starmount Life Insurance Company and AlwaysCare Benefits (which collectively we refer to as Starmount) for a total cash purchase price of $140.3 million, plus contingent cash consideration of $10.0 million. Starmount Life Insurance Company is an independent provider of dental and vision insurance in the U.S. workplace, and AlwaysCare Benefits is a nationally licensed, third-party administrator. Starmount's dental and vision products and new dental and vision products marketed by Unum US are reported in our Unum US segment within our supplemental and voluntary product lines. Colonial Life dental and vision products were introduced in 2018 and are reported in our Accident, Sickness and Disability product line. This acquisition, the results of which are included in our consolidated financial statements for the period subsequent to the date of acquisition, did not have a material impact on revenue, operating results, or sales during 2016.

Non-GAAP Financial Measures

We analyze our performance using non-GAAP financial measures which exclude or include amounts that are not normally excluded or included in the most directly comparable measure calculated and presented in accordance with GAAP. We believe the following non-GAAP financial measures are better performance measures and better indicators of the revenue and profitability and underlying trends in our business:

- Consolidated adjusted operating revenue, which excludes realized investment gains or losses;
- After-tax adjusted operating income or loss, which excludes realized investment gains or losses and certain other items, as applicable;
- Adjusted operating return on equity, which is calculated using after-tax adjusted operating income or loss and excludes from equity the unrealized gain or loss on securities and net gain on hedges;
- Leverage ratio, which excludes the unrealized gain or loss on securities and net gain on hedges, and the non-recourse debt and associated capital of Northwind Holdings, LLC;
- Book value per common share, which is calculated excluding AOCI; and
- Benefit ratio for our Unum US individual disability product, adjusted for the reserve release in the fourth quarter of 2017.

Realized investment gains or losses and unrealized gains or losses on securities and net gains on hedges depend on market conditions and do not necessarily relate to decisions regarding the underlying business of our Company. Leverage ratio and book value per common share excluding certain components of AOCI, certain of which tend to fluctuate depending on market conditions and general economic trends, are important measures. We also exclude certain other items from our discussion of financial ratios and metrics in order to enhance the understanding and comparability of our operational performance and the underlying fundamentals, but this exclusion is not an indication that similar items may not recur and does not replace the comparable GAAP measures in the determination of overall profitability.

Information reconciling the Company's outlook on after-tax adjusted operating income growth per share to the comparable GAAP financial measure is not provided. The only amounts excluded from after-tax adjusted operating income are those described in this Appendix to Statistical Supplement. The Company is unable to predict with reasonable certainty realized investment gains and losses, which are affected by overall market conditions and also by factors such as an economic or political change in the country of the issuer, a regulatory change pertaining to the issuer's industry, a significant improvement or deterioration in the cash flows of the issuer, unforeseen accounting irregularities or fraud committed by an issuer, movement in credit spreads, ratings upgrades or downgrades, a change in the issuer's marketplace or business prospects, or any other event that significantly affects the issuers of the fixed maturity securities which the Company holds in its investment portfolio. For a reconciliation of the most directly comparable GAAP measures to these non-GAAP financial measures, refer to the "Reconciliation of Non-GAAP Financial Measures" beginning on page 16.2, other than book value per common share, which is presented on page 2.

Reconciliation of Non-GAAP Financial Measures

	Three Months Ended								
	September 30	June 30	March 31	December 31	September 30	June 30	March 31	December 31	September 30
	2018				2017			2016	
Total Revenue	$ 2,927.8	$ 2,890.3	$ 2,899.6	$ 2,839.2	$ 2,819.1	$ 2,822.0	$ 2,806.5	$ 2,796.5	$ 2,763.3
Excluding:									
Net Realized Investment Gain (Loss)	6.7	(2.6)	(2.2)	11.4	9.8	8.1	11.0	28.4	11.0
Adjusted Operating Revenue	$ 2,921.1	$ 2,892.9	$ 2,901.8	$ 2,827.8	$ 2,809.3	$ 2,813.9	$ 2,795.5	$ 2,768.1	$ 2,752.3

	After-Tax Adjusted Operating Income (Loss)	Average Allocated Equity[1]	Annualized Adjusted Operating Return On Equity
Three Months Ended September 30, 2018			
Unum US	$ 214.0	$ 4,292.3	19.9%
Unum UK	21.4	623.2	13.8%
Colonial Life	66.4	1,498.3	17.7%
Core Operating Segments	301.8	6,413.8	18.8%
Closed Block	41.5	3,403.9	
Corporate	(42.7)	(1,035.7)	
Total	$ 300.6	$ 8,782.0	13.7%
Three Months Ended September 30, 2017			
Unum US	$ 167.3	$ 4,024.4	16.6%
Unum UK	21.8	618.4	14.1%
Colonial Life	53.2	1,247.8	17.1%
Core Operating Segments	242.3	5,890.6	16.5%
Closed Block	19.7	3,258.1	
Corporate	(15.9)	(621.5)	
Total	$ 246.1	$ 8,527.2	11.5%

[1] Excludes net unrealized gain (loss) on securities and net gain on hedges and is calculated using the stockholders' equity balances presented on page 16.5.

Reconciliation of Non-GAAP Financial Measures - Continued

	After-Tax Adjusted Operating Income (Loss)	Average Allocated Equity[1]	Annualized Adjusted Operating Return On Equity
Nine Months Ended September 30, 2018			
Unum US	$ 606.1	$ 4,251.9	19.0%
Unum UK	67.6	632.5	14.3%
Colonial Life	197.5	1,444.1	18.2%
Core Operating Segments	871.2	6,328.5	18.4%
Closed Block	88.9	3,269.1	
Corporate	(96.8)	(943.5)	
Total	$ 863.3	$ 8,654.1	13.3%
Nine Months Ended September 30, 2017			
Unum US	$ 485.4	$ 4,014.6	16.1%
Unum UK	67.5	601.0	15.0%
Colonial Life	160.3	1,241.7	17.2%
Core Operating Segments	713.2	5,857.3	16.2%
Closed Block	63.0	3,236.3	
Corporate	(53.6)	(693.4)	
Total	$ 722.6	$ 8,400.2	11.5%

[1] Excludes net unrealized gain (loss) on securities and net gain on hedges and is calculated using the stockholders' equity balances presented on page 16.5. Due to the implementation of a Financial Accounting Standards Board update for which the beginning balance of 2018 for certain stockholders' equity line items were adjusted, we are computing the average allocated equity for 2018 using internally allocated equity that reflects the adjusted beginning balance at January 1, 2018. As a result, average equity for the nine months ended September 30, 2018 for certain of our segments will not compute using the historical allocated equity at December 31, 2017.

Reconciliation of Non-GAAP Financial Measures - Continued

	After-Tax Adjusted Operating Income (Loss)	Average Allocated Equity[(2)]	Adjusted Operating Return On Equity
Year Ended December 31, 2017			
Unum US	$ 656.2	$ 4,130.2	15.9%
Unum UK	92.1	607.3	15.2%
Colonial Life	211.2	1,308.1	16.2%
Core Operating Segments	959.5	6,045.6	15.9%
Closed Block	86.4	3,290.1	
Corporate	(69.7)	(893.3)	
Total	$ 976.2	$ 8,442.4	11.6%
Year Ended December 31, 2016			
Unum US	$ 598.3	$ 3,992.2	15.0%
Unum UK	113.8	610.6	18.6%
Colonial Life	204.9	1,173.9	17.4%
Core Operating Segments	917.0	5,776.7	15.9%
Closed Block	87.0	3,055.1	
Corporate	(88.4)	(691.0)	
Total	$ 915.6	$ 8,140.8	11.2%

[(2)] Excludes net unrealized gain (loss) on securities and net gain on hedges and is calculated using the stockholders' equity balances presented on page 16.5.

Reconciliation of Non-GAAP Financial Measures - Continued

Average allocated equity is computed as follows:

	9/30/2018	6/30/2018	12/31/2017	9/30/2017	6/30/2017	12/31/2016	12/31/2015
Total Stockholders' Equity	$ 8,518.2	$ 9,446.4	$ 9,574.9	$ 9,448.6	$ 9,316.6	$ 8,968.0	$ 8,663.9
Excluding:							
Net Unrealized Gain (Loss) on Securities	(340.7)	224.5	607.8	557.4	558.2	440.6	204.3
Net Gain on Hedges	250.0	266.8	282.3	290.7	304.5	327.5	378.0
Total Adjusted Stockholders' Equity	$ 8,608.9	$ 8,955.1	$ 8,684.8	$ 8,600.5	$ 8,453.9	$ 8,199.9	$ 8,081.6

	Three Months Ended	Nine Months Ended	Twelve Months Ended	Three Months Ended	Nine Months Ended	Twelve Months Ended
	9/30/2018		12/31/2017	9/30/2017		12/31/2016
Average Stockholders' Equity Excluding Net Unrealized Gain (Loss) on Securities and Net Gain on Hedges	$ 8,782.0	$ 8,654.1	$ 8,442.4	$ 8,527.2	$ 8,400.2	$ 8,140.8

Reconciliation of Non-GAAP Financial Measures - Continued

	Three Months Ended September 30				Nine Months Ended September 30			
	2018		2017		2018		2017	
	(in millions)	per share *	(in millions)	per share *	(in millions)	per share *	(in millions)	per share *
Net Income (Loss)	$ (284.7)	$ (1.30)	$ 252.3	$ 1.12	$ 274.3	$ 1.24	$ 727.3	$ 3.19
Excluding:								
Net Realized Investment Gain (net of tax expense (benefit) of $(1.1); $3.6; $(2.2); $10.8)	7.8	0.04	6.2	0.03	4.1	0.01	18.1	0.08
Loss from Guaranty Fund Assessment (net of tax benefit of $-; $-; $-; $7.2)	—	—	—	—	—	—	(13.4)	(0.06)
Long-term Care Reserve Increase (net of tax benefit of $157.7; $-; $157.7; $-)	(593.1)	(2.71)	—	—	(593.1)	(2.68)	—	—
After-tax Adjusted Operating Income	$ 300.6	$ 1.37	$ 246.1	$ 1.09	$ 863.3	$ 3.91	$ 722.6	$ 3.17

	Year Ended December 31			
	2017		2016	
	(in millions)	per share *	(in millions)	per share *
Net Income	$ 994.2	$ 4.37	$ 931.4	$ 3.95
Excluding:				
Net Realized Investment Gain (net of tax expense of $15.0; $8.4)	25.3	0.11	15.8	0.07
Loss from Guaranty Fund Assessment (net of tax benefit of $7.2; $-)	(13.4)	(0.06)	—	—
Unclaimed Death Benefits Reserve Increase (net of tax benefit of $13.6; $-)	(25.4)	(0.11)	—	—
Net Tax Benefit for Impacts of TCJA	31.5	0.14	—	—
After-tax Adjusted Operating Income	976.2	4.29	915.6	3.88
Excluding:				
Unum US Individual Disability Reserve Release (net of tax expense of $6.8; $-)	12.7	0.05	—	—
After-tax Adjusted Operating Income, Excluding Unum US Individual Disability Reserve Release	$ 963.5	$ 4.24	$ 915.6	$ 3.88

* Assuming Dilution

Reconciliation of Non-GAAP Financial Measures - Continued

	September 30		December 31	
	2018	2017	2017	2016
Debt	$ 2,983.5	$ 2,954.0	$ 2,938.3	$ 2,999.4
Excluding:				
Non-recourse Debt	151.8	210.8	196.0	255.0
Adjusted Debt	$ 2,831.7	$ 2,743.2	$ 2,742.3	$ 2,744.4
Total Stockholders' Equity	$ 8,518.2	$ 9,448.6	$ 9,574.9	$ 8,968.0
Excluding:				
Net Unrealized Gain (Loss) on Securities and Net Gain on Hedges	(90.7)	848.1	890.1	768.1
Northwind Capital	954.9	872.2	912.2	862.6
Equity, As Adjusted	7,654.0	7,728.3	7,772.6	7,337.3
Debt, As Adjusted	2,831.7	2,743.2	2,742.3	2,744.4
Total Adjusted Capital	$ 10,485.7	$ 10,471.5	$ 10,514.9	$ 10,081.7
Leverage Ratio	27.0%	26.2%	26.1%	27.2%