

Environmental Policy Statement

This Environmental Policy Statement outlines how Unum Group manages environmental risks, impacts and opportunities. It supports our sustainability strategic framework and guides our approach to environmental stewardship, operational resilience and long-term value creation.

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1. Our environmental framework

By living up to our purpose of helping the working world thrive throughout life's moments, Unum Group strengthens our business and contributes to healthier people, communities and environments. As a global provider of workplace benefits and services, we recognize the connection between our business and the communities and environments in which we operate.

Our approach to environmental stewardship is part of our broader sustainability strategic framework, which is informed by regular materiality assessments and various other inputs. These assessments help us understand the topics most relevant to our business and stakeholders, including environmental matters.

Factors such as climate change and ecosystem health may influence our operations, workforce, customers and long-term financial performance. This policy outlines our approach to managing environmental risks, impacts and opportunities while creating value for our employees, customers, communities and shareholders. Through resource efficiency

improvements and employee engagement, we seek to support environmental stewardship, strengthen operational resilience and support more sustainable growth.

2. Responsibility and action

Unum Group integrates environmental and climate considerations into our business practices and decision-making where appropriate.

Climate and environmental risk management

Physical and transition climate risks have the potential to affect our investment portfolio, underwriting practices, physical locations and long-term business continuity. Unum Group assesses how environmental risks may manifest across relevant categories, including operational, financial, legal and reputational risks. As tools, data and standards continue to evolve, we seek to enhance our capability to identify, measure and manage material climate-related risks and opportunities.

Climate-related risks are managed through our integrated Enterprise Risk Management program, whose key framework components include risk-aware culture and governance, risk appetite statements, risk identification and prioritization, risk reporting and risk management and modeling.

We publish our evaluation of these risks and opportunities in our Climate-related Financial Risks and Opportunities Assessment, which follows the recommendations of the Task Force on Climate-related Financial Disclosures (TCFD).

Emissions management and resource conservation

Unum Group seeks to limit the environmental impact of our operations where feasible and cost-effective, including through efforts related to energy use, greenhouse gas (GHG) emissions, waste, water, materials and pollution prevention.

We regularly measure and report externally our Scope 1, Scope 2 and select Scope 3 category emissions. As opportunities arise, we also support our value chain partners in managing their emissions.

Key focus areas include:

- Limiting energy, water and materials consumption in our offices by avoiding wasteful practices, increasing efficiency and incorporating more sustainable elements into facilities management programs;
- Procuring renewable energy in select geographies based on market demand and economic feasibility; and

- Leveraging virtual collaboration tools and hybrid work arrangements, where appropriate, which may reduce commuting- and business travel-related emissions.

We also manage resources through waste avoidance and material reuse where feasible.

Unum Group disposes of the waste we produce in accordance with regulatory requirements. We aim to manage our waste generation by minimizing the creation of waste whenever possible, recycling or reusing materials when waste cannot be eliminated and reducing contamination within waste streams.

Key focus areas include:

- Reducing paper use by promoting digital communications, print-on-demand materials and electronic document storage;
- Encouraging reuse of office supplies, furniture and equipment to avoid unnecessary purchasing;
- Recycling paper, cardboard, plastics, metals, electronics and construction materials; and
- Reconditioning, redistributing or donating surplus equipment, supplies and furniture whenever feasible.

As our technology footprint evolves, we also seek to reflect environmental considerations in our infrastructure decisions through practices that may include:

- Owning fewer data center facilities where instead we can leverage external providers who can invest in renewable energy, efficiency and advanced infrastructure at a scale we cannot reasonably replicate;
- Considering the environmental impacts of artificial intelligence (AI) technologies and related computing infrastructure when evaluating data center colocation and hosting providers, including factors such as energy consumption, renewable or low-carbon energy use, facility efficiency, cooling practices, and overall infrastructure performance, in addition to cost and operational considerations; and
- Increasing our reliance on hyperscale cloud and modern colocation solutions.

Internal engagement and culture

Environmental stewardship also depends on employee awareness and everyday practices.

Unum Group promotes safe, healthy and environmentally responsible working conditions for employees. This includes the use of environmentally preferable products where feasible, proper handling and disposal of hazardous materials, and facilities management programs that support environmental performance and employee well-being.

We believe that respecting and protecting the environment benefits everyone and is a responsibility of us all. As such, we provide employees with education, internal communications and engagement opportunities to help increase awareness and encourage resource-conscious practices at work and beyond.

Initiatives and resources such as onsite expertise, idea-sharing programs, recycling and composting guides and sustainability-related educational campaigns help support employee engagement and continuous improvement.

External engagement and partnerships

Our environmental efforts extend beyond our operations and workforce.

Unum Group participates in external organizations and initiatives that promote sustainable facilities management practices, carbon management and community resilience. We seek opportunities to support positive environmental outcomes through partnerships, community participation and corporate citizenship.

We also expect suppliers, contractors and business partners to operate in compliance with applicable environmental laws and regulations.

Where feasible, we seek to:

- Consider environmental factors in procurement decisions;
- Encourage suppliers to improve their environmental performance; and
- Engage with partners, industry groups and organizations that support sustainable and resilient communities.

3. Performance measurement and reporting

Tracking performance helps us evaluate progress, identify trends and determine where further improvement may be appropriate.

Unum Group aims to understand and quantify the components of our environmental footprint. We track key metrics, including our GHG emissions, energy consumption, waste generation and diversion rates, and paper and materials use.

We evaluate performance trends, review significant changes and use available insights to improve operational efficiency where feasible. We publish information about our progress annually through our Impact & Sustainability Report, disclose climate-related information through CDP, and obtain limited third-party assurance of our Scope 1, Scope 2 and reported Scope 3 emissions categories.

4. About this policy

This policy applies to Unum Group and its wholly owned subsidiaries' global operations. It may be reviewed and updated periodically to reflect changes in applicable requirements, business priorities and our environmental practices.

Governance and oversight

Senior leaders provide oversight of this Environmental Policy Statement and Unum Group's environmental strategy through cross functional governance structures. These structures support consideration of environmental matters across relevant functions and help guide implementation of the company's environmental approach.

Responsibilities for environmental management are integrated across functions, with accountability for execution, performance tracking and reporting as appropriate. The Corporate Sustainability team works with departments across the organization to support coordination of sustainability-related matters.

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