



## Unum's environmental commitment

Environmental stewardship is one of the cornerstones of our commitment to our customers, employees, shareholders and the communities in which we work and live. Respecting and protecting the environment benefits everyone, and it is our collective responsibility to conserve and protect our renewable resources.

We operate in a manner that supports the well-being and safety of our employees and our environment, through building conservation programs, operations, waste minimization, recycling, and avoidance initiatives that meet or exceed current environmental regulations. This commitment means we continually challenge ourselves to find more environmentally responsible ways of operating our business. Our environmental initiative, called "Green Benefits," focuses in five areas:

- **People:** Promoting and sustaining an employee culture that embraces environmental stewardship through educational programs. .
- **Environmental controls:** Conserving energy and minimizing our impact on the environment.
- **Resource conservation measures:** Eliminating wasteful practices wherever possible.
- **Recycling:** Promoting and managing recycling programs to reduce waste.
- **Tracking and metrics:** Measuring our environmental impact and tracking improvements.

### Compliance

This policy applies to our employees, contractors and suppliers with whom we conduct business. We evaluate the environmental and safety histories and practices of those with whom we partner and encourage, where appropriate, improvements in their practices.

### Oversight and monitoring

The Environmental Policy Group, comprised of senior leaders throughout the company, is responsible for providing direction for our environmental efforts and overseeing compliance with our policies.

## Environmental responsibility in action

At Unum, we have many activities currently underway to bring our environmental commitment to life.

### Our People

*We believe respecting and protecting the environment benefits everyone and is the responsibility of us all.*

Environmental stewardship begins at the individual level, in the community and at home. With that in mind, many of our efforts are aimed at helping employees better understand their individual impact on the environment and developing ways to make stewardship and conservation an easy choice. Employee education is an important part of our program, and includes a recycling website, onsite subject matter experts and informational communications.

Current activities include:

- Offering flexible work hours to minimize travel to and from the office
- Putting recycling containers at desks and in common workplace areas.
- Soliciting environmental-related suggestions from employees through the *Great Ideas* continuous improvement program, and a recent call for "green" ideas.
- Launching a ride match website to pair co-workers with similar commute patterns.
- We also utilize technology, in the form of virtual meeting capabilities and telecommuting to help reduce roadway congestion, air pollution and fuel consumption.

### **Environmental controls**

*We are committed to minimizing our impact on the environment.*

At Unum, we believe the most effective way to control carbon dioxide emissions is by not producing them. Our goal is to operate our facilities in the most efficient, environmentally responsible way possible.

Unum UK is leading the way in reducing our carbon footprint by working toward a goal of achieving carbon neutrality by 2012 as part of the Kyoto Protocol. The protocol is an amendment to the United Nations Framework Convention on Climate Change with the objective of reducing greenhouse gases that cause climate change.

Efforts in the U.S. to reduce our carbon footprint include:

- Building energy conservation programs and operations
- Automated nightly computer monitor shutdown
- Lighting and energy usage controls
- LEED Green Cleaning Program
- Carbon reduction objectives that include all Unum owned and leased properties
- Incorporating sustainability elements into building programs
- Pursuing energy credits

We will use environmentally friendly products whenever possible, and properly dispose of hazardous materials in accordance with regulatory requirements.

Unum is also affiliated with organizations committed to developing sustainable communities, including:

- U.S. Green Building Council, a non profit organization that certifies sustainable businesses, homes, hospitals, schools and neighborhoods. USGBC is dedicated to expanding green building practices and education.

- Carbon Management Council, a non profit organization dedicated to educating leaders on carbon management possibilities.

### **Resource conservation and recycling**

*We are committed to responsibly using our resources through avoidance, minimization and recycling initiatives.*

Unum is continually looking for ways to minimize waste wherever possible, including:

- Reducing print volume by encouraging online use
- Offering print on demand booklets and business forms
- Using online document storage
- Reducing check printing by encouraging direct deposit

Resource conservation centers are located throughout office areas to collect recycling materials including cardboard, paper, glass, plastic and aluminum containers and batteries.

Other activities include:

- Recycling construction and project debris
- Redistributing surplus office supplies to avoid unnecessary materials purchasing
- Developing an environmental purchasing policy relating to internal and vendor-provided services and materials
- Reconditioning or recycling outdated computers
- Donating surplus office furniture and supplies to schools and other agencies

Since 2006, Unum has recycled more than 2,100 tons of paper and 262 tons of computer-related material in addition to bottles, cans, batteries and building materials.

### **Tracking and metrics**

*We make every effort to both understand and quantify the components of our Carbon Footprint in order to effectively reduce our environmental impact.*

We minimize the creation of waste whenever possible and recycle materials when waste cannot be eliminated. We responsibly evaluate and compare reduction programs such as:

- Measure and track energy consumption and greenhouse gas emissions
- Measure electrical power consumption and minimize annual consumption through auditing and operations refinements. Any increase to baseline power usage is investigated and, whenever possible, lessened.
- Office paper waste and cardboard will be recycled and audited quarterly to track program effectiveness through amount of paper recycled compared to prior quarter.
- Building projects and construction waste will be evaluated for reuse or recycled.