

Unum Group
Form FWP
November 03, 2015

Filed Pursuant to Rule 433

Registration No. 333-199999

Issuer Free Writing Prospectus dated November 2, 2015 relating to

Preliminary Prospectus Supplement dated November 2, 2015 to

Prospectus dated June 24, 2015

Unum Group

Final Term Sheet Relating to

\$275,000,000 Aggregate Principal Amount of

3.875% Senior Notes due 2025

This term sheet relates to the senior notes referenced above (the "notes") and should be read together with the preliminary prospectus supplement dated November 2, 2015 and the prospectus dated June 24, 2015 (including the documents incorporated by reference therein) relating to the notes offering before making a decision in connection with an investment in the notes. Terms used but not defined herein have the meanings ascribed to them in the preliminary prospectus supplement.

Issuer:	Unum Group (the "Issuer")
Title of Notes:	3.875% Senior Notes due 2025
Aggregate Principal Amount Offered:	\$275,000,000 aggregate principal amount of notes
Denominations:	\$2,000 and integral multiples of \$1,000 in excess thereof
Public Offering Price:	99.328% of principal amount
Underwriting Discount:	0.650% of principal amount; \$1,787,500 total
Proceeds, before Expenses:	98.678% of principal amount; \$271,364,500 total
Stated Maturity Date:	November 5, 2025
Interest Payment Dates:	Semi-annually in arrears on May 5 and November 5 of each year, beginning on May 5, 2016
Record Dates:	April 15 and October 15
Coupon:	3.875% per annum
Redemption Provision:	Make Whole Call at any time at a discount rate of Treasury plus 30 basis points
Benchmark Treasury:	2.000% due August 15, 2025
Benchmark Treasury Yield:	2.187%

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Spread over Benchmark:	177 basis points
Yield to Maturity:	3.957%
Day Count Convention:	30/360
Legal Format:	SEC Registered

CUSIP Number: 91529YAL0

Listing: None

Trade Date: November 2, 2015

Settlement Date: T+3; November 5, 2015

Joint Book-Running Managers: J.P. Morgan Securities LLC

Morgan Stanley & Co. LLC

Citigroup Global Markets Inc.

UBS Securities LLC

Co-Managers: BB&T Capital Markets, a division of BB&T Securities, LLC

Deutsche Bank Securities Inc.

Merrill Lynch, Pierce, Fenner & Smith Incorporated

Regions Securities LLC

SunTrust Robinson Humphrey, Inc.

U.S. Bancorp Investments, Inc.

Wells Fargo Securities, LLC

The Issuer has filed a registration statement (including a prospectus and related prospectus supplement) with the U.S. Securities and Exchange Commission for the offering to which this communication relates. Before you invest, you should read the prospectus in that registration statement, the related prospectus supplement and other documents the Issuer has filed with the SEC for more complete information about the Issuer and this offering. You may obtain these documents for free by visiting EDGAR on the SEC Web site at www.sec.gov. Alternatively, the Issuer, any underwriter or any dealer participating in this offering will arrange to send you the prospectus and the prospectus supplement for this offering if you request them by contacting J.P. Morgan Securities LLC collect at (212) 834-4533, Morgan Stanley & Co. LLC toll-free at 1-866-718-1649, Citigroup Global Markets Inc. toll-free at 1-800-831-9146 or UBS Securities LLC toll-free at 1-888-827-7275.

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