

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](http://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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