

Unum Group
Form FWP
May 05, 2016

Filed Pursuant to Rule 433

Registration No. 333-199999

Issuer Free Writing Prospectus dated May 4, 2016 relating to

Preliminary Prospectus Supplement dated May 4, 2016 to

Prospectus dated June 24, 2015

Unum Group

Final Term Sheet Relating to

\$350,000,000 Aggregate Principal Amount of

3.00% Senior Notes due 2021

This term sheet relates to the senior notes referenced above (the "notes") and should be read together with the preliminary prospectus supplement dated May 4, 2016 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.

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|-------------------------------------|--|
| Issuer: | Unum Group (the "Issuer") |
| Title of Notes: | 3.00% Senior Notes due 2021 |
| Aggregate Principal Amount Offered: | \$350,000,000 aggregate principal amount of notes |
| Denominations: | \$2,000 and integral multiples of \$1,000 in excess thereof |
| Public Offering Price: | 99.782% of principal amount |
| Underwriting Discount: | 0.60% of principal amount; \$2,100,000 total |
| Proceeds, before Expenses: | 99.182% of principal amount; \$347,137,000 total |
| Stated Maturity Date: | May 15, 2021 |
| Interest Payment Dates: | Semi-annually in arrears on May 15 and November 15 of each year, beginning on November 15, 2016 |
| Record Dates: | May 1 and November 1 |
| Coupon: | 3.00% per annum |
| Redemption Provision: | Make Whole Call at any time prior to April 15, 2021, in whole or in part, at a discount rate of Treasury plus 30 basis points. Par Call at any time on or after April 15, 2021, in whole or in part, at 100% of the principal amount of the notes being redeemed plus accrued and unpaid interest to but excluding the date of redemption. |

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|---------------------------|---------------------------|
| Benchmark Treasury: | 1.375% due April 30, 2021 |
| Benchmark Treasury Yield: | 1.247% |
| Spread over Benchmark: | +180 basis points |
| Yield to Maturity: | 3.047% |
| Day Count Convention: | 30/360 |

Legal Format: SEC Registered

Concurrent Debt Offering: The Issuer is also offering \$250,000,000 of its 5.75% senior notes due 2042.

CUSIP Number: 91529Y AM8

Listing: None

Trade Date: May 4, 2016

Settlement Date: T+3; May 9, 2016

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

Barclays Capital Inc.

Co-Managers: Citigroup Global Markets Inc.

Merrill Lynch, Pierce, Fenner & Smith Incorporated

Regions Securities LLC

SunTrust Robinson Humphrey, Inc.

U.S. Bancorp Investments, Inc.

Wells Fargo Securities, LLC

BB&T Capital Markets, a division of BB&T Securities, LLC

BNY Mellon Capital Markets, LLC

Fifth Third Securities, Inc.

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 or Barclays Capital Inc. at 1-888-603-5847.

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