



Emerging growth company

If an emerging growth company, indicate by check mark if the registrant has elected not to use the extended transition period for complying with any new or revised financial accounting standards provided pursuant to Section 13(a) of the Exchange Act.

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Item 7.01 Regulation FD Disclosure.

On September 18, 2018, Unum Group (the “Company”) announced that it has substantially completed its reserve review for its long-term care block of business, previously referenced in the Company's second quarter of 2018 earnings release. Based on its analysis and subject to final close procedures for the quarter, the Company expects to increase its long-term care GAAP reserves in the third quarter of 2018 by approximately \$590 million after-tax, or approximately \$750 million before-tax. In addition, the Company estimates the impact to its statutory reserves will be approximately \$200 million on a before-tax basis.

Senior management of the Company is conducting a conference call for shareholders and analysts on September 18, 2018, at 8:00 a.m. Eastern time, to discuss the reserve review. The call will be a live webcast and accompanied by a slide presentation. A news release related to the long-term care reserve review, which includes dial-in details for the conference call and instructions for accessing the webcast and slide presentation, is furnished herewith as Exhibit 99.1 and incorporated herein by reference. The slide presentation concerning the reserve review is furnished herewith as Exhibit 99.2 and incorporated herein by reference.

In accordance with General Instruction B.2 of Form 8-K, the information in this report, including Exhibits 99.1 and 99.2, shall not be deemed “filed” for purposes of Section 18 of the Securities Exchange Act of 1934 (the “Exchange Act”), or otherwise subject to the liabilities of that section, nor shall it be deemed to be incorporated by reference into any of the Company’s filings under the Securities Act of 1933 or the Exchange Act, except as shall be expressly set forth by specific reference in such filing.

Item 9.01 Financial Statements and Exhibits.

(d) Exhibits. The following exhibits are furnished, but not filed, with this report:

99.1            News release of Unum Group dated September 18, 2018, concerning long-term care reserve review.

99.2            Slide presentation of Unum Group, concerning long-term care reserve review.

SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

Unum Group  
(Registrant)

Date: September 18, 2018 By: /s/ J. Paul Jullienne

Name: J. Paul Jullienne

Title: Vice President, Managing Counsel, and  
Corporate Secretary