

Unum UK tax strategy

This document sets out the Unum UK groups approach and conduct in dealing with its tax risks and affairs for the year ended 31 December 2017.

The strategy is reviewed periodically by the UK tax team and is overseen by the UK board and audit committee.

The Unum UK group includes all UK registered companies and branches of the ultimate parent company Unum Group, a company incorporated in the United States of America and the ultimate controlling party.

This document meets the duty required for UK companies under Schedule 19 FA16.

Business tax arrangements

Unum UK takes its responsibility to pay the right amount of tax seriously and is committed to complying with all relevant laws, rules, regulations and reporting requirements in the UK.

How we manage tax risks

We will carry out professional care and judgement in order to assess and manage our tax risks. The Unum UK group's approach to tax risk is where the law is unclear we would adopt a position which is at least more likely than not to be allowable under current UK tax laws. Where appropriate third party advice may be taken to aid the decision making process.

Tax planning

The UK tax team supports the UK business on commercial decision making processes to provide a clear understanding of any tax implications and ensure the UK group's tax affairs are carried out in compliance with all relevant laws. Unum UK has no appetite for transactions driven for tax avoidance or evasion and does not undertake tax planning for these purposes. Where appropriate third party advice may be taken to aid the decision making process.

How we work with HMRC

Unum UK is committed to engage with HMRC in a proactive, open and transparent way and be co-operative to resolve issues in a timely manner.