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Unum Group
Form FWP
September 25, 2009

Filed Pursuant to Rule 433

Registration No. 333-155283

Issuer Free Writing Prospectus dated September 25, 2009 relating to
Preliminary Prospectus Supplement dated September 25, 2009 to
Prospectus dated November 12, 2008

Unum Group

Final Term Sheet Relating to

\$350,000,000 Aggregate Principal Amount of

7.125% Senior Notes due 2016

This term sheet relates to the senior notes referenced above (the "notes") and should be read together with the preliminary prospectus supplement dated September 25, 2009 and the prospectus dated November 12, 2008 (including the documents incorporated by reference therein) relating to the notes offering before making a decision in connection with an investment in the notes. The information in this term sheet supersedes the information in the preliminary prospectus supplement to the extent that it is inconsistent therewith. 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:	7.125% Senior Notes due 2016
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:	100.000% of principal amount
Underwriting Discount:	0.900% of principal amount; \$3,150,000 total
Proceeds, before Expenses:	99.100% of principal amount; \$346,850,000 total
Stated Maturity Date:	September 30, 2016
Interest Payment Dates:	Semi-annually in arrears on March 30 and September 30 of each year, beginning on March 30, 2010
Record Dates:	March 15 and September 15
Coupon:	7.125% per annum
Redemption Provision:	Make Whole Call at any time at a discount rate of Treasury plus 50 basis points

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Benchmark Treasury:	3.000% due August 31, 2016
Benchmark Treasury Price	100-08
Benchmark Treasury Yield:	2.960%
Spread over Benchmark:	416.5 basis points
Yield to Maturity:	7.125%
Day Count Convention:	30/360
Legal Format:	SEC Registered
CUSIP Number:	91529YAG1
Listing:	None
Ratings ¹	
Moody's	Ba1
S&P	BBB-
Fitch	BBB-
Trade Date:	September 25, 2009
Settlement Date:	T+3; September 30, 2009
Joint Book-Running Managers:	Morgan Stanley & Co. Incorporated, Goldman, Sachs & Co., J.P. Morgan Securities Inc. and Wells Fargo Securities, LLC
Senior Co-Manager:	SunTrust Robinson Humphrey, Inc.
Co-Managers:	Barclays Capital Inc., Credit Suisse Securities (USA) LLC, Deutsche Bank 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

¹ Agency ratings are not a recommendation to buy, sell or hold any security, and they may be revised or withdrawn at any time by the rating organization. Each agency's rating should be evaluated independently of any other agency's rating. The system and the number of rating categories can vary widely from rating agency to rating agency.

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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 Morgan Stanley & Co. Incorporated, 180 Varick Street, 2nd Floor, New York, New York 10014; Attention: Prospectus Department or by email at prospectus@morganstanley.com; Goldman, Sachs & Co., Prospectus Department, 85 Broad Street, New York, NY 10004, telephone: 1-866-471-2526, facsimile: 212-902-9316 or by emailing prospectus-ny@ny.email.gs.com; J.P. Morgan Securities Inc. collect at 212-834-4533; or Wells Fargo Securities, LLC at 1-800-326-5897.

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