

## RECONCILIATION OF NON-GAAP FINANCIAL MEASURES

	Three Months Ended September 30			
	2009		2008	
	(in millions)	per share *	(in millions)	per share *
After-tax Operating Income	\$ 211.6	\$ 0.64	\$ 216.9	\$ 0.64
Net Realized Investment Gain (Loss), Net of Tax	9.5	0.02	(108.9)	(0.32)
Net Income	\$ 221.1	\$ 0.66	\$ 108.0	\$ 0.32

\* Assuming Dilution

	Three Months Ended September 30	
	2009	2008
	(in millions)	
Operating Income by Segment	\$ 319.7	\$ 325.6
Net Realized Investment Gain (Loss)	14.9	(165.8)
Income Tax	113.5	51.8
Net Income	\$ 221.1	\$ 108.0

	September 30 2009	June 30 2009
	(in millions)	
	Debt, As Reported	\$ 2,580.2
Exclude Non-recourse Debt	815.8	834.4
Debt, As Adjusted	\$ 1,764.4	\$ 1,461.2
Total Stockholders' Equity, As Reported	\$ 8,243.0	\$ 7,478.4
Exclude Net Unrealized Gain (Loss) on Securities and Net Gain on Cash Flow Hedges	744.8	165.8
Exclude Northwind and Tailwind Capital	904.7	886.8
	6,593.5	6,425.8
Debt, As Adjusted	1,764.4	1,461.2
Total Capital, As Adjusted	\$ 8,357.9	\$ 7,887.0
Debt to Capital Ratio	21.1%	18.5%

	September 30, 2009	
	(in millions)	per share
Total Stockholders' Equity (Book Value)	\$ 8,243.0	\$ 24.86
Net Unrealized Gain on Securities	385.7	1.17
Net Gain on Cash Flow Hedges	359.1	1.08
Subtotal	7,498.2	22.61
Foreign Currency Translation Adjustment	(90.5)	(0.27)
Unrecognized Pension and Postretirement Benefit Costs	(389.4)	(1.18)
Total Stockholders' Equity, As Adjusted	\$ 7,978.1	\$ 24.06

	Three Months Ended September 30, 2009	
	(in millions)	benefit ratio
Unum UK Benefit Ratio		
Premium Income	£ 103.4	
Benefits and Change in Reserves for Future Benefits	51.8	50%
Impact of Deflationary Movement on Index-linked Bonds	9.0	
Benefits and Change in Reserves for Future Benefits Including Impact of Deflationary Movement on Index-linked Bonds	60.8	59%