



FOR IMMEDIATE RELEASE

Starmount Life Upgraded to A- by A.M. Best

BATON ROUGE, La. – August 8, 2016 – Insurance rating agency A.M. Best has upgraded the financial strength rating of Starmount Life Insurance Company to A- (Excellent) with a stable outlook from B++ (Good). A.M. Best also updated Starmount’s issuer credit rating from “bbb+” to “a-,” also with a stable outlook.

A.M. Best released a statement announcing the upgrade, attributing it to Starmount’s “favorable overall operating performance in recent periods, as well as the increased financial flexibility and potential operational efficiencies to be gained as part of Unum.”

Unum is a leading nationwide provider of financial protection benefits, and acquired Starmount, an independent dental and vision insurance company, to further strengthen its employee benefits product portfolio. A.M. Best expects a favorable outcome from the acquisition, considering Starmount’s strong operational performance in previous years and Unum’s plans to increase its national presence.

“Starmount is very excited about A.M. Best’s decision to upgrade our rating,” said Starmount CEO Erich Sternberg. “We will continue to make diligent and deliberate strides forward to grow our business, emerging into new markets and providing our customers with the most valuable products and services as part of the Unum family.”

A.M. Best’s financial strength and issuer credit rating upgrade attests to Starmount’s recent accomplishments. Within the last two months, Starmount’s achievements include:

- Recognition on the 2016 Ward’s 50[®] Top Performers in life and health insurance from the Ward Group, the first time Starmount has been named to the list.
- Recognition for the 11th consecutive year as one of the top 100 private companies in the Greater Baton Rouge area
- The release of customer-inspired, mobile app updates to simplify dental and vision insurance.

Read A.M. Best’s press release at

<http://www.businesswire.com/news/home/20160805005630/en/A.M.-Removes-Review-Upgrades-Ratings-Starmount-Life>.

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About A.M. Best

A.M. Best is the world's oldest and most authoritative insurance rating and information source. For more information, visit www.ambest.com.

About Starmount Life Insurance Company and AlwaysCare Benefits, Inc.:

Starmount Life Insurance Company is admitted in 49 states, and sister company, AlwaysCare Benefits, Inc., is a nationally licensed, third-party administrator (TPA). Known for reliable service and customer satisfaction, Starmount Life and AlwaysCare Benefits are national providers and administrators of life and supplemental insurance for individuals and groups. For more information, please visit www.StarmountLife.com or www.AlwaysCareBenefits.com.

About Unum Group

Unum Group (www.unum.com) is a leading provider of financial protection benefits in the United States and the United Kingdom. Its primary businesses are Unum US, Colonial Life, Starmount Life and Unum UK. Unum's portfolio includes disability, life, accident and critical illness coverage, which help protect millions of working people and their families in the event of an illness or injury. The company reported revenues of \$10.7 billion in 2015, and provided \$6.8 billion in benefits.

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