

Welcome

UNITEDHEALTH GROUP®

Investor Conference 2021

First, thank you for spending your time to learn more about our growth story — how the two distinct and complementary businesses of Optum and UnitedHealthcare are creating value across health care and advancing our mission on behalf of the people and communities we serve.

We are working in partnership with governments, employers, clinicians and others to help build a modern, high-performing health system through improved access, affordability, outcomes and experiences for people. And when we deliver on that ambition, we earn the right to serve more people and we earn the right to grow.

I hope you see several themes carry through the conference and this book, beginning with *Collaboration* and the simple fact that we create substantial value for the health system by bringing together the unique strengths and capabilities of Optum and UnitedHealthcare to address multi-faceted issues.

Another is a focus on *Consumer Excellence* and a desire to simplify and streamline every aspect of our health system, so it works — and works better — for every person who depends on it. And finally, *Modern Technology* and the data and analytic capabilities to help make clinical care more precise, more effective and more equitable.

More than anything, I hope you see what this work is all about: real people — the compassion and dedication of my 340,000 colleagues and the 146 million people who we serve.

Taken together, we believe our durable strategy and distinctive capabilities will continue to propel our performance, sustain our 13% to 16% long-term growth rate and generate distinguished returns for our shareholders for many years to come.

Sincerely,



Andrew Witty
Chief Executive Officer
UnitedHealth Group