



Horace Mann Code of Ethics

Horace Mann's employees will conduct business with integrity and high ethical standards consistent with this code.

Accordingly, all Horace Mann employees shall:

- conduct all dealings with customers, employees, shareholders and suppliers with honesty and fairness;
- foster an environment of fair treatment and equal opportunity;
- comply with applicable laws, regulations, Code of Ethics, Code of Conduct and other Company policies;
- handle and record transactions accurately, completely and on a timely basis;
- safeguard the reputation, assets and information of the Company;
- never intentionally misuse the assets or information of the Company or our customers; and
- avoid the appearance of misconduct or impropriety.

All employees are responsible for ensuring compliance with this Code of Ethics.

The Horace Mann Educators Corporation Board of Directors shall conduct business with integrity and high ethical standards consistent with the disciplines and principles set forth in this Code of Ethics and in the Code of Conduct.

The Board adopted this Code of Ethics and Code of Conduct for its Board members as it applies to each Board member's business conduct on behalf of Horace Mann and annually each Board member completes an Attestation Statement.

Attestation Statement

Employees are required annually to acknowledge understanding of and compliance with the Code of Ethics and Code of Conduct. Failure to complete the annual Attestation Statement may result in disciplinary action up to and including termination.