

| GRI Indicator | Description | Location or Answer |
|-------------------------------|--------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| ORGANIZATIONAL PROFILE | | |
| 102-1 | Organization name | Horace Mann |
| 102-2 | Brands, products and services | 2018 10-K and 2019 10-K |
| 102-3 | Location of headquarters | 1 Horace Mann Plaza, Springfield, Illinois 62715-0001 |
| 102-4 | Location of operations | Our principal insurance subsidiaries are licensed to sell products in 49 states and the District of Columbia. Horace Mann headquarters are in Springfield, Illinois, and claims offices are near Dallas, Texas and Raleigh, North Carolina. Benefit Consultants Group is headquartered in Cherry Hill, New Jersey. National Teachers Associates offices are near Dallas, Texas. |
| 102-5 | Ownership and legal form | Public company listed on the New York Stock Exchange (NYSE: HMN) |
| 102-6 | Markets served | 2018 10-K and 2019 10-K |
| 102-7 | Scale of the organization | 2018 10-K and 2019 10-K |
| 102-8 | Employee information | 2018 10-K and 2019 10-K |
| 102-9 | Supply chain | Horace Mann's vendor selection process is designed to provide equal opportunities to all potential business partners. Ethical standards are written into every contract, and we expect suppliers to adhere to our Vendor Code of Conduct . |
| 102-10 | Organizational changes | On January 2, 2019, Horace Mann completed its acquisition of all equity interests in retirement plan provider Benefit Consultants Group, Inc. (BCG). On July 1, 2019, Horace Mann closed the acquisition of supplemental insurance provider National Teachers Associates Life Insurance Company (NTA). |
| 102-11 | Approach to risk management | Horace Mann does not follow the precautionary approach, but has a comprehensive risk management plan in place. |
| 102-12 | External initiatives | None |
| 102-13 | Association memberships | <p>Some of the policy, research and trade associations with whom we engage include:</p> <ul style="list-style-type: none"> • Life Insurance and Market Research Association (LIMRA) • American Council of Life Insurers (ACLI) • Illinois Life Insurance Council • Insurance Information Institute (III) • Property Casualty Insurers Association of America (PCI) <p>We also engage with the following risk and control associations:</p> <ul style="list-style-type: none"> • Insurance Accounting and System Association (IASA) • Institute of Internal Auditors (IIA) • Information Systems Audit and Control Association (ISACA) • Risk Management Society (RIMS) <p>Horace Mann employees also serve on the boards of:</p> <ul style="list-style-type: none"> • Central Illinois Foodbank • Downtown Springfield, Inc. • Greater Springfield Chamber of Commerce • Springfield Public Schools Foundation • The Phoenix Center • United Way of Central Illinois |
| STRATEGY | | |
| 102-14 | Statement from senior decision maker | CEO Message |
| 102-15 | Key impacts, risks and opportunities | 2018 10-K and 2019 10-K |

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| ETHICS AND INTEGRITY | | |
| 102-16 | Values, principles, standards and norms of behavior | Governance Documents Privacy Policy Governance |
| 102-17 | Mechanisms for advice and concern about ethics | Code of Ethics |
| GOVERNANCE | | |
| 102-18 | Governance structure | H. Wade Reece is chairman of our ten-member board of directors. Committee Composition and Charters 2019 Meeting Notice and Proxy Statement |
| 102-19 | Delegating authority | Corporate Governance Principles |
| 102-20 | Executive-level responsibility for economic, environmental and social topics | Horace Mann's Enterprise Risk Management (ERM) Committee has formal oversight of ESG programs, consistent with today's best practices to combine corporate risk and compliance management with supervision of ESG programs. |
| 102-21 | Consulting stakeholders on economic, environmental and social topics | In preparation for publication of this report, we reviewed the GRI and SASB frameworks, benchmarked peer company disclosures and consulted with both internal groups (employees, ERM Committee) and external stakeholders (investors, non-governmental organizations and customers). |
| 102-22 | Composition of the highest governance body and its committees | 2019 Meeting Notice and Proxy Statement |
| 102-23 | Chair of the highest governance body | 2019 Meeting Notice and Proxy Statement |
| 102-24 | Nominating and selecting the highest governance body | 2019 Meeting Notice and Proxy Statement |
| 102-25 | Conflicts of interest | 2019 Meeting Notice and Proxy Statement |
| 102-26 | Collective knowledge of the highest governance body | 2019 Meeting Notice and Proxy Statement |
| 102-29 | Identifying and managing economic, environmental, and social impacts | 2019 Meeting Notice and Proxy Statement |
| 102-30 | Effectiveness of risk management processes | 2019 Meeting Notice and Proxy Statement |
| 102-31 | Review of economic, environmental, and social topics | Governance |
| 102-32 | Highest governance body's role in sustainability reporting | Governance |
| 102-35 | Remuneration policies | 2019 Meeting Notice and Proxy Statement |
| 102-36 | Process for determining remuneration | 2019 Meeting Notice and Proxy Statement |
| 102-37 | Stakeholder involvement in remuneration | 2019 Meeting Notice and Proxy Statement |
| 102-38 | Annual total compensation ratio | 2019 Meeting Notice and Proxy Statement |
| 102-39 | Percentage increase in annual total compensation ratio | 2019 Meeting Notice and Proxy Statement |

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| STAKEHOLDER ENGAGEMENT | | |
| 102-40 | Stakeholder groups | Our stakeholders include customers, employees, agents, shareholders and other investors, suppliers, governments and regulators, and the communities in which we do business. In addition to employee agents, a dedicated team of exclusive agencies sell Horace Mann's products and limited additional third-party products. |
| 102-41 | Collective bargaining agreements | None |
| 102-42 | Stakeholder identification | CEO Message |
| 102-43 | Approach to stakeholder engagement | <ul style="list-style-type: none"> • Customers — agents, call center, claims centers, other employees, website, social media, customer communications and customer satisfaction surveys to determine net promoter scores. • Employees and agents — corporate communications and meetings, training, surveys, company intranet, human resources and compliance helplines. • Shareholders and investors — investor presentations, meetings and conferences, SEC filings and other communications. • Suppliers — sourcing through requests for proposals, workshops and contract negotiations, then managed through in-person meetings, calls, performance tracking to service level agreements, and vendor performance scorecards. • Governments and regulators — interactions with federal, state and local entities in the course of doing business and through industry organizations. • Communities — engagement through public relations, charitable giving, employee volunteerism and involvement in DonorsChoose, Student Loan Solutions, financial education and other programs. |
| 102-44 | Key topics and concerns raised | CEO Message |
| REPORTING PRACTICES | | |
| 102-45 | Entities included in the consolidated financial statements | 2018 10-K and 2019 10-K |
| 102-46 | Defining report content and topic boundaries | About This Report |
| 102-47 | List of material topics | About This Report |
| 102-48 | Restatements of information | None |
| 102-49 | Changes in reporting | None |
| 102-50 | Reporting period | 2019–2020 |
| 102-51 | Date of most recent report | 2018–2019 |
| 102-52 | Reporting cycle | Annual |
| 102-53 | Contact point for questions regarding the report | csr@horacemann.com |
| 102-54 | Claims of reporting in accordance with the GRI Standards | About This Report |
| 102-55 | GRI content index | GRI Index |
| 102-56 | External assurance | None |

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| ECONOMIC | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 201-3 | Defined benefit plan obligations and other retirement plans | 2018 10-K and 2019 10-K | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 201-4 | Financial assistance received from government | None | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 203-1 | Infrastructure investments and services supported | We and our third-party asset managers invest in community infrastructure projects across America through municipal bonds and real estate-related investments. | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 206-1 | Legal actions for anti-competitive behavior, anti-trust and monopoly practices | None | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| ENVIRONMENTAL | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 302-4 | Reduction of energy consumption | Environment | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| SOCIAL | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 401-1 | New employee hires and employee turnover by age group and by gender | <table border="1"> <thead> <tr> <th>New Hires</th> <th>Female</th> <th>Male</th> <th>Total</th> <th></th> </tr> </thead> <tbody> <tr> <td>Under 30</td> <td>45</td> <td>40</td> <td>85</td> <td>32%</td> </tr> <tr> <td>30 to 50</td> <td>82</td> <td>60</td> <td>142</td> <td>53%</td> </tr> <tr> <td>Over 50</td> <td>20</td> <td>19</td> <td>39</td> <td>15%</td> </tr> <tr> <td>Total</td> <td>147</td> <td>119</td> <td>266</td> <td>100%</td> </tr> </tbody> </table> <table border="1"> <thead> <tr> <th>Turnover by Age Group</th> <th>Employees</th> <th>Rate</th> </tr> </thead> <tbody> <tr> <td>Under 30</td> <td>53</td> <td>24%</td> </tr> <tr> <td>30 to 50</td> <td>131</td> <td>18%</td> </tr> <tr> <td>Over 50</td> <td>83</td> <td>16%</td> </tr> <tr> <td>Total</td> <td>267</td> <td>18%</td> </tr> </tbody> </table> <table border="1"> <thead> <tr> <th>Turnover by Gender</th> <th>Employees</th> <th>Rate</th> </tr> </thead> <tbody> <tr> <td>Female</td> <td>149</td> <td>18%</td> </tr> <tr> <td>Male</td> <td>118</td> <td>18%</td> </tr> <tr> <td>Total</td> <td>267</td> <td>18%</td> </tr> </tbody> </table> <p>Excludes temporary employees</p> | New Hires | Female | Male | Total | | Under 30 | 45 | 40 | 85 | 32% | 30 to 50 | 82 | 60 | 142 | 53% | Over 50 | 20 | 19 | 39 | 15% | Total | 147 | 119 | 266 | 100% | Turnover by Age Group | Employees | Rate | Under 30 | 53 | 24% | 30 to 50 | 131 | 18% | Over 50 | 83 | 16% | Total | 267 | 18% | Turnover by Gender | Employees | Rate | Female | 149 | 18% | Male | 118 | 18% | Total | 267 | 18% |
| New Hires | Female | Male | Total | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Under 30 | 45 | 40 | 85 | 32% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 30 to 50 | 82 | 60 | 142 | 53% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Over 50 | 20 | 19 | 39 | 15% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Total | 147 | 119 | 266 | 100% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Turnover by Age Group | Employees | Rate | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Under 30 | 53 | 24% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 30 to 50 | 131 | 18% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Over 50 | 83 | 16% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Total | 267 | 18% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Turnover by Gender | Employees | Rate | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Female | 149 | 18% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Male | 118 | 18% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Total | 267 | 18% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 401-2 | Benefits standard for full-time employees that are not provided to temporary employees | Life insurance; medical, dental and vision insurance; health savings accounts when enrolled in medical plan; flexible spending accounts; dependent care accounts; disability and invalidity coverage; 401(k) retirement savings plan; supplemental voluntary benefits (pet insurance, legal insurance, identity theft, supplemental medical). | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 401-3 | Parental leave | We offer parental leave under the Family and Medical Leave Act. In 2018, 28 women took parental leave and all but one returned to work after their leaves ended. | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 402-1 | Minimum notice periods regarding operational changes | Each organizational change, regardless of impact, requires a formal communication and change plan before execution. Our goal is to communicate to the most impacted leaders and employees first, as well as to ensure that those affected receive the right messages in the right way, delivered by their own leaders. | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

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| SOCIAL <i>continued</i> | | |
| 403-6 | Promotion of worker health | Benefits include comprehensive medical, dental and vision coverage; voluntary benefits, such as critical illness coverage; an employee assistance program; automatic enrollment in our 401(k) plan, including a company-paid 3% contribution and additional 5% employee contribution match; and a generous policy for personal time off that encourages a healthy work-life balance. We also encourage wellness. In Springfield, Illinois, employees and their dependents enrolled in Horace Mann health plans can use the HSHS St. John's Hospital LEADWELL™ health and wellness clinic — just a block away from our headquarters — for free or reduced-cost preventive, diagnostic and medical care. We also reimburse employees up to \$200 per year for use of a fitness facility, weight loss program or smoking cessation program. |
| 404-1 | Average hours of training per year per employee | An average of 17 hours for men and 19 hours for women |
| 404-2 | Programs for upgrading employee skills and transition assistance programs | We have training programs for emerging leaders and essential leaders; internship programs; Lean Six Sigma (Yellow Belt and Black Belt); industry certifications (The Institutes, The American College and LOMA); and an online library with thousands of professional development courses. We also offer specialized job training for agents, customer care center representatives, claims adjusters, actuaries and cybersecurity experts. |
| 404-3 | Percentage of employees receiving regular performance and career development reviews | 99% |
| 405-1 | Board and employee diversity | 2019 Meeting Notice and Proxy Statement and Governance |
| 405-2 | Gender pay equality | Strengthening the Horace Mann culture |
| 413-1 | Percentage of operations with community engagement programs | 100% of our major operations, including our corporate headquarters and claims offices, have community engagement programs. In addition, we engage with and serve the educational community throughout the United States. |
| 415-1 | Political contributions | None |
| 417-3 | Incidents of noncompliance concerning marketing communications | None |
| 418-1 | Substantiated complaints concerning breaches of customer privacy and losses of customer data | None |
| 419-1 | Noncompliance with laws and regulations in the social and economic area | None |