

GRI Index

GRI Indicator	Description	Location or Answer
ORGANIZATIONAL PROFILE		
102-1	Organization name	Horace Mann Educators Corporation
102-2	Brands, products and services	2020 10-K , pages 1-12
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, with other offices in Dallas, Texas, Raleigh, North Carolina, and Cherry Hill, New Jersey.
102-5	Ownership and legal form	Public company listed on the New York Stock Exchange (NYSE:HMN)
102-6	Markets served	2020 10-K , pages 2-3, 13
102-7	Scale of the organization	2020 10-K
102-8	Employee information	2020 10-K , pages 4-5 Supporting Employees Horace Mann makes very limited use of part-time and temporary employees, typically less than 1% of the total workforce, and does not report separate statistics on the makeup of that small number of individuals. Horace Mann does not have significant variation in employment numbers annually.
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	2020 10-K , page 3 Horace Mann did not make any acquisitions in 2020.
102-11	Approach to risk management	Horace Mann does not follow the precautionary approach but has a comprehensive risk management plan in place. Risk Management
102-12	External initiatives	Investing Responsibly

GRI Indicator	Description	Location or Answer
102-13	Association memberships	<p>Some of the policy, research and trade associations with which we engage include:</p> <ul style="list-style-type: none"> • AASA, The School Superintendents Association • Association of School Business Officials (ASBO) International • American Council of Life Insurers (ACLI) • Central Illinois Home Office Underwriters Association (CIHOA) • Illinois Life & Health Insurance Council (ILHIC) • Insurance Information Institute (III) • Life Insurance and Market Research Association (LIMRA) • National Tax-Deferred Savings Association (NTSA) • Property Casualty Insurers Association of America (PCI) • Texas Association of Life and Health Insurers (TALHI) <p>We also engage with the following risk and control associations:</p> <ul style="list-style-type: none"> • Association of Certified Fraud Examiners (ACFE) • Insurance Accounting and System Association (IASA) • Institute of Internal Auditors (IIA) • Information Systems Audit and Control Association (ISACA) • Risk Management Society (RIMS) • Society of Actuaries® (SOA) <p>Horace Mann employees also serve on the boards of:</p> <ul style="list-style-type: none"> • Downtown Springfield (Ill.), Inc. • Greater Springfield (Ill.) Chamber of Commerce • Rochester (Ill.) School Board • United Way of Central Illinois

STRATEGY

102-14	Statement from senior decision maker	CEO Message
102-15	Key impacts, risks and opportunities	2020 10-K , pages 19 – 31 Materiality

ETHICS & INTEGRITY

102-16	Values, principles, standards and norms of behavior	Corporate Governance Risk Management Ethical Standards
102-17	Mechanisms for advice and concern about ethics	Ethical Standards

GOVERNANCE

102-18	Governance structure	H. Wade Reece is chairman of our nine-member board of directors. Committee Composition Governance Documents Corporate Governance
102-19	Delegating authority	Corporate Governance Risk Management
102-20	Executive-level responsibility for economic, environmental and social topics	Risk Management
102-21	Consulting stakeholders on economic, environmental and social topics	Materiality Corporate Governance
102-22	Composition of highest governance body and its committees	2021 Meeting Notice and Proxy Statement , pages 4 - 11 Corporate Governance
102-23	Chair of the highest governance body	Board of Directors

GRI Indicator	Description	Location or Answer
102-24	Nominating and selecting the highest governance body	2021 Meeting Notice and Proxy Statement , pages 4 - 5, 12 Corporate Governance Principles Corporate Governance
102-25	Conflicts of interest	2021 Meeting Notice and Proxy Statement , pages 13 - 15
102-27	Collective knowledge of the highest governance body	Corporate Governance
102-29	Identifying and managing economic, environmental and social impacts	Materiality Corporate Governance Risk Management
102-30	Effectiveness of risk management processes	Corporate Governance Risk Management
102-31	Review of economic, environmental and social topics	2021 Meeting Notice and Proxy Statement , pages 16 - 17 Committee Charters
102-32	Highest governing body's role in sustainability reporting	2021 Meeting Notice and Proxy Statement , page 16 Corporate Governance
102-35	Remuneration policies	2021 Meeting Notice and Proxy Statement , pages 14 - 15
102-36	Process for determining remuneration	2021 Meeting Notice and Proxy Statement , pages 27 - 54
102-37	Stakeholder involvement in remuneration	2021 Meeting Notice and Proxy Statement , page 26
102-38	Annual total compensation ratio	2021 Meeting Notice and Proxy Statement , page 45
102-39	Percentage increase in annual total compensation ratio	2021 Meeting Notice and Proxy Statement , page 45 2020 Meeting Notice and Proxy Statement , page 32
STAKEHOLDER ENGAGEMENT		
102-40	Stakeholder groups	Materiality 2021 CEO Message 2021 Meeting Notice and Proxy Statement , ESG and Stakeholder Engagement
102-41	Collective bargaining agreements	None
102-42	Stakeholder identification	Materiality
102-43	Approach to stakeholder engagement	Materiality Supporting Employees Supporting Communities Supporting Educators Corporate Governance
102-44	Key topics and concerns raised	Materiality
REPORTING PRACTICES		
102-45	Entities included in the consolidated financial statements	2020 10-K , Exhibit 21
102-46	Defining report content and topic boundaries	Materiality
102-47	List of material topics	Materiality
102-48	Restatements of information	None
102-49	Changes in reporting	None
102-50	Reporting period	2020
102-51	Date of most recent report	CSR reporting is available at csr.horacemann.com . The most recent CEO message was added in March 2021.
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	This report has been prepared in accordance with the GRI standards: Core option
102-55	GRI content index	GRI Index

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102-56	External assurance	None
MANAGEMENT APPROACH		
103-1	Explanation of the material topic and its boundary	Materiality
103-2	The management approach and its components	Materiality
103-3	Evaluation of the management approach	Corporate Governance Committee Charters
ECONOMIC		
201-2	Financial implications and other risks and opportunities due to climate change	2020 10-K , page 21 Managing Climate Risk
201-3	Defined benefit plan obligations and other retirement plans	2020 10-K , pages 126 - 131
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, project-specific equity investments 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	Environmental Stewardship
306-2	Management of significant waste-related impacts	Environmental Stewardship
306-3	Waste generated	Environmental Stewardship
306-4	Waste diverted from disposal	Environmental Stewardship
SOCIAL		
401-1	New employee hires and employee turnover by age group and by gender	Supporting Employees
401-2	Benefits standard for full-time employees that are not provided to temporary employees	Supporting Employees
401-3	Parental leave	Supporting Employees
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 with appropriate notification.
403-6	Promotion of worker health	Supporting Employees
404-1	Average hours of training per year per employee	Supporting Employees
404-2	Programs for upgrading employee skills and transition assistance programs	Supporting Employees
404-3	Percentage of employees receiving regular performance and career development reviews	99%
405-1	Board and employee diversity	Supporting Employees

GRI Indicator	Description	Location or Answer
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