

# Anti-Bribery & Anti-Corruption Policy

Our rules prohibit Horace Mann Educators Corporation and its subsidiaries (“Horace Mann” or “Company”) personnel from participating in bribery and/ or corruption defined as the offering, giving, promising, receiving, soliciting, or authorizing the use of any item of value to improperly influence the actions of another individual in their business capacity or to secure any other improper advantage to obtain or retain business. Horace Mann has established the Anti-Bribery & Anti-Corruption Policy (“Policy”) to define guidelines and procedures designed to detect, prevent, or mitigate the risks arising from corruption and bribery. Conversely, Horace Mann promotes integrity, transparency, and setting the tone at the top as a part of our culture. Consequently, bribery or corruption has no part of the Horace Mann culture and is strictly prohibited in business transactions with both the public and private sector. Simply stated, Horace Mann will not engage in any transactions that are intended to unduly influence or gain any unfair advantage on behalf of the enterprise.

In addition, Horace Mann takes steps to ensure that business partners and third parties understand that they too are expected to act with the highest standards of honesty and integrity in any activity or related business on behalf of the Company and strongly encourages all Horace Mann employees and third parties to immediately report through whistleblower channels knowledge of, or even the suspicion of, any situation involving a (potential) act of corruption or bribery.

## Components of Horace Mann’s Anti-Bribery & Anti-Corruption Policy

Horace Mann’s Anti-Bribery & Anti-Corruption Policy includes:

- Horace Mann will never offer, give, promise, or receive anything of value to improperly influence a business decision.
- Horace Mann will always record transactions honestly, accurately, timely and completely.
- Horace Mann will always strive to preserve the trust that others have placed in us — never bribe or let others bribe on our behalf.
- Horace Mann will follow our policies and never offer anything that could present even the appearance of impropriety.
- Horace Mann has programs in place to ensure that employees are familiar with applicable anti-corruption laws, a robust anti-corruption compliance program is maintained, ongoing training is provided to all employees, and employees are kept current on changes to the anti-corruption compliance program and/or regulatory provisions.

This zero tolerance policy is endorsed and supported by the highest levels of the Company, including its Board of Directors and its management.

Reviewed September 2022