

Anti-Money Laundering & Anti-Terrorist Financing Policy

Horace Mann Educators Corporation (“Horace Mann” or “Company”) is a publicly held company that through its subsidiaries operates in a complex, dynamic, highly competitive, and highly regulated environment. As a responsible member of the financial services industry, the Company opposes money laundering and other activity which facilitates money laundering or the funding of terrorist or criminal activities. Therefore, Horace Mann is committed to implementing our principles, standards, policies, and procedures to facilitate compliance with applicable laws and regulations designed to combat money laundering activity, including those rules and regulations requiring the reporting of transactions involving currency, certain monetary instruments, and suspicious activity. Horace Mann has established the Anti-Money Laundering (“AML”) and Anti-Terrorist Financing Policy (“Policy”), designed to reasonably detect and prevent money laundering and complies with FINRA Rule 3310 and Section 352 of the USA Patriot Act.

Components of Horace Mann’s Anti-Money Laundering & Anti-Terrorist Financing Policy

Horace Mann’s anti-money laundering program is implemented through:

- AML / FINRA Know Your Customer policies and procedures;
- the designation of a Horace Mann AML Compliance Officer and independent testing for compliance;
- a Customer Identification Program in accordance with Section 326 of the USA Patriot Act;
- ongoing training of applicable Horace Mann employees to identify AML terrorist financing risks and behaviors;
- monitoring and reporting of suspicious customer activity and filing of reports with applicable regulators;
- compliance with regulations administered by the U.S. Department of the Treasury’s Office of Foreign Asset Control.

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