

Horace Mann Board of Directors

Environmental Statement

Horace Mann recognizes that natural resources are limited and is committed to protecting the environment through the implementation of sustainability best practices. As environmental stewards, the Board believe it is a priority for management to maintain and communicate comprehensive policies, programs, procedures and guidelines to govern all business activities and employees, while also closely monitoring and addressing environmental risks that may arise. This Environmental Statement aims to provide guiding principles to support our environmental objectives and ensure that all stakeholders are aware of the ways in which the company is fulfilling these obligations.

- **Environmental impact** – By reducing waste and energy consumption, Horace Mann not only reduces its environmental footprint, but also its operating costs. The General Counsel, a member of Horace Mann’s senior leadership team reporting to the CEO and guided by the Board, is charged with identifying opportunities to minimize its emissions, energy and waste consumption and evaluate and determine metrics to assess our progress on climate risk mitigation. The Board supports these efforts and recognizes the importance of carbon neutrality. To learn more about our environmental initiatives, please visit the Environmental Stewardship section of our Corporate Social Responsibility site.
- **Climate change** - Horace Mann recognizes climate risks as discussed in science-based literature is a concern. As an insurer, investor, employer and corporate citizen, Horace Mann continually works to better understand and manage climate risks that directly affect our customers, insurance products and portfolio of investments. Our Board of Directors oversees our Enterprise Risk Management Committee’s risk assessments and risk mitigation strategies, including recommended actions to address climate change risks. To learn more about our actions to combat climate change, please visit the Managing Climate Risk section of our Corporate Social Responsibility site.

The Board expects management to continue to assess ways to enhance transparency through routine systems for measuring, monitoring and reporting our environmental performance and to ensure that employees have the tools, education and training needed to uphold our sustainability commitments and objectives.

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