

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	2018–2019
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><u>New Hires</u></th> <th><u>Female</u></th> <th><u>Male</u></th> <th><u>Total</u></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><u>Turnover by Age Group</u></th> <th><u>Employees</u></th> <th><u>Rate</u></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><u>Turnover by Gender</u></th> <th><u>Employees</u></th> <th><u>Rate</u></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>	<u>New Hires</u>	<u>Female</u>	<u>Male</u>	<u>Total</u>		Under 30	45	40	85	32%	30 to 50	82	60	142	53%	Over 50	20	19	39	15%	Total	147	119	266	100%	<u>Turnover by Age Group</u>	<u>Employees</u>	<u>Rate</u>	Under 30	53	24%	30 to 50	131	18%	Over 50	83	16%	Total	267	18%	<u>Turnover by Gender</u>	<u>Employees</u>	<u>Rate</u>	Female	149	18%	Male	118	18%	Total	267	18%
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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