

# GRI Content Index

GRI Indicator	Description	Location or Answer
<b>GRI 2: GENERAL DISCLOSURES</b>		
<b>ORGANIZATIONAL PROFILE</b>		
2-1	Organizational details <ul style="list-style-type: none"> <li>a. Legal name;</li> <li>b. Nature of ownership &amp; legal form;</li> <li>c. Location of its headquarters;</li> <li>d. Countries in operation</li> </ul>	<ul style="list-style-type: none"> <li>a. Horace Mann Educators Corporation</li> <li>b. Public company listed on the New York Stock Exchange (NYSE:HMN)</li> <li>c. 1 Horace Mann Plaza, Springfield, Ill. 62715-0001</li> <li>d. Our principal insurance subsidiaries are licensed to sell products in 49 U.S. states and the District of Columbia. Horace Mann is headquartered in Springfield, Ill., with other offices in Dallas; Cherry Hill, N.J.; and Madison, Wisc.</li> </ul>
2-6	Activities, value chain and other business relationships	<a href="#">2025 10-K</a> , pages 2-16, 27, 29 <a href="#">Vendor Code of Conduct</a>
2-7	Employees	<a href="#">2025 10-K</a> , pages 4-6 <a href="#">Supporting Employees</a> 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.
2-28	Association memberships	Some of the policy, research and trade associations with which we engage include: <ul style="list-style-type: none"> <li>• AASA, The School Superintendents Association</li> <li>• Association of School Business Officials (ASBO) International</li> <li>• American Council of Life Insurers (ACLI)</li> <li>• Insurance Information Institute (III)</li> <li>• Life Insurance and Market Research Association (LIMRA)</li> <li>• National Tax-Deferred Savings Association (NTSA)</li> <li>• Property Casualty Insurers Association of America (PCI)</li> </ul> We also engage with the following risk and control associations: <ul style="list-style-type: none"> <li>• Association of Certified Fraud Examiners (ACFE)</li> <li>• Insurance Accounting and System Association (IASA)</li> <li>• Institute of Internal Auditors (IIA)</li> <li>• Information Systems Audit and Control Association (ISACA)</li> <li>• Risk Management Society (RIMS)</li> <li>• Society of Actuaries® (SOA)</li> </ul>
<b>STRATEGY</b>		
2-22	Statement on sustainable development strategy	<a href="#">CEO Message</a>
<b>ETHICS &amp; INTEGRITY</b>		
2-23	Policy commitments	<a href="#">Corporate Governance</a> <a href="#">Risk Management</a> <a href="#">Ethical Standards</a>
2-25	Processes to remediate negative impacts	<a href="#">Ethical Standards</a>

GRI Indicator	Description	Location or Answer
2-26	Mechanisms for seeking advice and raising concerns	<a href="#">Ethical Standards</a> <a href="#">Governance Documents</a>
<b>GOVERNANCE</b>		
2-9	Governance structure and composition	<a href="#">Committee Composition</a> <a href="#">Governance Documents</a> <a href="#">Corporate Governance</a> <a href="#">2025 Meeting Notice &amp; Proxy Statement</a> , pages 4-13,15 -18, 19 - 20
2-10	Nominating and selecting the highest governance body	<a href="#">2025 Meeting Notice &amp; Proxy Statement</a> , page 4,6,12 <a href="#">Corporate Governance Principles</a> <a href="#">Corporate Governance</a>
2-11	Chair of the highest governance body	<a href="#">Board of Directors</a>
2-12	Role of highest governance body in overseeing the management of impacts	<a href="#">Materiality</a> <a href="#">Corporate Governance</a> <a href="#">Risk Management</a> <a href="#">2025 Meeting Notice &amp; Proxy Statement</a> , pages 16 -17 <a href="#">Committee Charters</a>
2-13	Delegation of responsibility for managing impacts	<a href="#">Corporate Governance</a> <a href="#">Risk Management</a>
2-14	Role of the highest governance body in sustainability reporting	<a href="#">2025 Meeting Notice &amp; Proxy Statement</a> , pages 16 - 17 <a href="#">Corporate Governance</a>
2-15	Conflicts of interest	<a href="#">2025 Meeting Notice &amp; Proxy Statement</a> , page 18
2-17	Collective knowledge of the highest governance body	<a href="#">Corporate Governance</a>
2-19	Remuneration policies	<a href="#">2025 Meeting Notice &amp; Proxy Statement</a> , pages 37 - 38, 53
2-20	Process for determining remuneration	<a href="#">2025 Meeting Notice &amp; Proxy Statement</a> , pages 13, 21-26
2-21	Annual total compensation ratio	<a href="#">2025 Meeting Notice &amp; Proxy Statement</a> , pages 42 - 43, 46
<b>STAKEHOLDER ENGAGEMENT</b>		
2-29	Approach to stakeholder engagement	<a href="#">Materiality</a> <a href="#">2025 Meeting Notice &amp; Proxy Statement</a> <a href="#">Supporting Employees</a> <a href="#">Supporting Communities</a> <a href="#">Supporting Educators</a> <a href="#">Corporate Governance</a>
2-30	Collective bargaining agreements	None
<b>REPORTING PRACTICES</b>		
2-2	Entities included in the organization's sustainability reporting	<a href="#">2025 10-K</a> , Exhibit 21
3-1	Process to determine material topics	Our content index focuses on the top four areas identified in our <a href="#">Materiality Assessment</a> , with more detail about that process on our Materiality page. We also report on a number of other topics, largely from our materiality assessment, which we have previously reported on and continue to believe are important to provide transparency around, particularly as we assess how we will further our reporting with our newly published materiality assessment.
3-2	List of material topics	<a href="#">Materiality</a>

GRI Indicator	Description	Location or Answer
2-4	Restatements of information	None
2-3	Reporting period, frequency and contact point <ul style="list-style-type: none"> <li>a. reporting period for, and the frequency of, its sustainability reporting</li> <li>b. reporting period for its financial reporting</li> <li>c. report the publication date of the report</li> <li>d. contact point for questions about the report or reported information</li> </ul>	<ul style="list-style-type: none"> <li>a. 2025, annual</li> <li>b. 2025</li> <li>c. April, 1 2026</li> <li>d. <a href="mailto:csr@horacemann.com">csr@horacemann.com</a></li> </ul>
2-5	External assurance	None
<b>GRI 200: ECONOMIC</b>		
<b>ECONOMIC PERFORMANCE</b>		
3-3	Management of material topics	<a href="#">2025 10-K</a> <a href="#">2025 Meeting Notice &amp; Proxy Statement</a>
201-2	Financial implications and other risks and opportunities due to climate change	<a href="#">2025 10-K</a> , pages 29-30, 34 <a href="#">Managing Climate Risk</a>
<b>INDIRECT ECONOMIC IMPACTS</b>		
3-3	Management of material topics	<a href="#">Materiality</a> <a href="#">Investing Responsibly</a> <a href="#">Sustainable Investment Policy</a> <a href="#">Investment &amp; Finance Committee Charter</a>
203-1	Infrastructure investments and services supported	<a href="#">Investing Responsibly</a>
<b>ANTI-COMPETITIVE BEHAVIOR</b>		
3-3	Management of material topics	<a href="#">Materiality</a> <a href="#">Code of Conduct</a> <a href="#">Ethical Standards</a> <a href="#">Code of Ethics</a> <a href="#">Corporate Governance</a> <a href="#">Audit Committee Charter</a>
206-1	Legal actions for anti-competitive behavior, anti-trust and monopoly practices	None
<b>GRI 300: ENVIRONMENTAL</b>		
<b>EMISSIONS</b>		
3-3	Management of material topics	<a href="#">Materiality</a> <a href="#">Sustainability</a> <a href="#">Environmental Statement</a> <a href="#">Corporate Governance</a> <a href="#">Nominating &amp; Governance Committee Charter</a>
401-2	Direct (Scope 1) GHG emissions	<a href="#">Sustainability</a>
401-3	Energy indirect (Scope 2) GHG emissions	<a href="#">Sustainability</a>
<b>GRI 400: SOCIAL</b>		
<b>EMPLOYMENT</b>		

GRI Indicator	Description	Location or Answer
3-3	Management of material topics	<a href="#">Materiality</a> <a href="#">Supporting Employees</a> <a href="#">Corporate Governance</a> <a href="#">Nominating &amp; Governance Committee Charter</a> <a href="#">Compensation Committee Charter</a>
401-2	Benefits standard for full-time employees that are not provided to temporary employees	<a href="#">Supporting Employees</a>
401-3	Parental leave	<a href="#">Supporting Employees</a>
<b>LABOR/MANAGEMENT RELATIONS</b>		
3-3	Management of material topics	<a href="#">Materiality</a> <a href="#">Supporting Employees</a> <a href="#">Corporate Governance</a> <a href="#">Nominating &amp; Governance Committee Charter</a> <a href="#">Compensation Committee Charter</a>
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.
<b>OCCUPATIONAL HEALTH AND SAFETY</b>		
3-3	Management of material topics	<a href="#">Materiality</a> <a href="#">Supporting Employees</a> <a href="#">Corporate Governance</a> <a href="#">Nominating &amp; Governance Committee Charter</a>
403-6	Promotion of worker health	<a href="#">Supporting Employees</a>
<b>TRAINING &amp; EDUCATION</b>		
3-3	Management of material topics	<a href="#">Materiality</a> <a href="#">Supporting Employees</a> <a href="#">Corporate Governance</a> <a href="#">Nominating &amp; Governance Committee Charter</a>
404-1	Average hours of training per year per employee	<a href="#">Supporting Employees</a>
404-2	Programs for upgrading employee skills and transition assistance programs	<a href="#">Supporting Employees</a>
404-3	Percentage of employees receiving regular performance and career development reviews	<a href="#">Supporting Employees</a>
<b>DIVERSITY &amp; EQUAL OPPORTUNITY</b>		
3-3	Management of material topics	<a href="#">Materiality</a> <a href="#">Supporting Employees</a> <a href="#">Corporate Governance</a> <a href="#">Compensation Committee Charter</a>
405-1	Board and employee diversity	<a href="#">Corporate Governance</a> <a href="#">Supporting Employees</a>

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<b>LOCAL COMMUNITIES</b>		
3-3	Management of material topics	<a href="#">Materiality</a> <a href="#">Supporting Communities</a> <a href="#">Corporate Governance</a>
413-1	Percentage of operations with community engagement programs	<a href="#">Supporting Employees</a> <a href="#">Supporting Communities</a> <a href="#">Supporting Educators</a>
<b>PUBLIC POLICY</b>		
3-3	Management of material topics	<a href="#">Materiality</a> <a href="#">Corporate Governance</a>
415-1	Political contributions	None
<b>MARKETING &amp; LABELING</b>		
3-3	Management of material topics	<a href="#">Materiality</a> <a href="#">Ethical Standards</a> <a href="#">Code of Conduct</a> <a href="#">Audit Committee Charter</a>
417-3	Incidents of noncompliance concerning marketing communications	None
<b>CUSTOMER PRIVACY</b>		
3-3	Management of material topics	<a href="#">Materiality</a> <a href="#">Risk Management</a> <a href="#">Privacy Policy</a> <a href="#">Audit Committee Charter</a> <a href="#">Corporate Governance</a>
418-1	Substantiated complaints concerning breaches of customer privacy and losses of customer data	None
<b>SOCIOECONOMIC COMPLIANCE</b>		
3-3	Management of material topics	<a href="#">Materiality</a> <a href="#">Ethical Standards</a> <a href="#">Corporate Governance</a>