

GRI Content Index

GRI Indicator	Description	Location or Answer
GRI 2: GENERAL DISCLOSURES		
ORGANIZATIONAL PROFILE		
2-1	Organizational details a. Legal name; b. Nature of ownership & legal form; c. Location of its headquarters; d. Countries in operation	a. Horace Mann Educators Corporation b. Public company listed on the New York Stock Exchange (NYSE:HMN) c. 1 Horace Mann Plaza, Springfield, Ill. 62715-0001 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.
2-6	Activities, value chain and other business relationships	2024 10-K , pages 2-16, 27, 29 Vendor Code of Conduct
2-7	Employees	2024 10-K , pages 4-6 Supporting Employees 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: • AASA, The School Superintendents Association • Association of School Business Officials (ASBO) International • American Council of Life Insurers (ACLI) • Insurance Information Institute (III) • Life Insurance and Market Research Association (LIMRA) • National Tax-Deferred Savings Association (NTSA) • Property Casualty Insurers Association of America (PCI) We also engage with the following risk and control associations: • Association of Certified Fraud Examiners (ACFE) • Insurance Accounting and System Association (IASA) • Institute of Internal Auditors (IIA) • Information Systems Audit and Control Association (ISACA) • Risk Management Society (RIMS) • Society of Actuaries® (SOA)
STRATEGY		
2-22	Statement on sustainable development strategy	CEO Message
ETHICS & INTEGRITY		
2-23	Policy commitments	Corporate Governance Risk Management Ethical Standards
2-25	Processes to remediate negative impacts	Ethical Standards

GRI Indicator	Description	Location or Answer
2-26	Mechanisms for seeking advice and raising concerns	Ethical Standards Governance Documents
GOVERNANCE		
2-9	Governance structure and composition	Committee Composition Governance Documents Corporate Governance 2025 Meeting Notice & Proxy Statement , pages 4-13,15 -18, 19 - 20
2-10	Nominating and selecting the highest governance body	2025 Meeting Notice & Proxy Statement , page 4,6,12 Corporate Governance Principles Corporate Governance
2-11	Chair of the highest governance body	Board of Directors
2-12	Role of highest governance body in overseeing the management of impacts	Materiality Corporate Governance Risk Management 2025 Meeting Notice & Proxy Statement , pages 16 -17 Committee Charters
2-13	Delegation of responsibility for managing impacts	Corporate Governance Risk Management
2-14	Role of the highest governance body in sustainability reporting	2025 Meeting Notice & Proxy Statement , pages 16 - 17 Corporate Governance
2-15	Conflicts of interest	2025 Meeting Notice & Proxy Statement , page 18
2-17	Collective knowledge of the highest governance body	Corporate Governance
2-19	Remuneration policies	2025 Meeting Notice & Proxy Statement , pages 37 - 38, 53
2-20	Process for determining remuneration	2025 Meeting Notice & Proxy Statement , pages 13, 21-26
2-21	Annual total compensation ratio	2025 Meeting Notice & Proxy Statement , pages 42 - 43, 46
STAKEHOLDER ENGAGEMENT		
2-29	Approach to stakeholder engagement	Materiality 2025 Meeting Notice & Proxy Statement Supporting Employees Supporting Communities Supporting Educators Corporate Governance
2-30	Collective bargaining agreements	None
REPORTING PRACTICES		
2-2	Entities included in the organization's sustainability reporting	2024 10-K , Exhibit 21
3-1	Process to determine material topics	Our content index focuses on the top four areas identified in our Materiality Assessment , 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	Materiality

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2-4	Restatements of information	Horace Mann updated our GHG data collection process to align with the Greenhouse Gas Protocol Corporate Accounting and Reporting Standard in 2023. This process has impacted our Scope 1 & 2 emissions calculations from 2019-2023, which have been restated on the Sustainability page of the CSR site.
2-3	Reporting period, frequency and contact point a. reporting period for, and the frequency of, its sustainability reporting b. reporting period for its financial reporting c. report the publication date of the report d. contact point for questions about the report or reported information	a. 2024, annual b. 2024 c. March 29, 2025 d. csr@horacemann.com
2-5	External assurance	None
GRI 200: ECONOMIC		
ECONOMIC PERFORMANCE		
3-3	Management of material topics	2024 10-K 2025 Meeting Notice & Proxy Statement
201-2	Financial implications and other risks and opportunities due to climate change	2024 10-K , pages 26-27, 34 Managing Climate Risk
INDIRECT ECONOMIC IMPACTS		
3-3	Management of material topics	Materiality Investing Responsibly ESG Investment Policy Investment & Finance Committee Charter
203-1	Infrastructure investments and services supported	Investing Responsibly
ANTI-COMPETITIVE BEHAVIOR		
3-3	Management of material topics	Materiality Code of Conduct Ethical Standards Code of Ethics Corporate Governance Audit Committee Charter
206-1	Legal actions for anti-competitive behavior, anti-trust and monopoly practices	None
GRI 300: ENVIRONMENTAL		
EMISSIONS		
3-3	Management of material topics	Materiality Sustainability Environmental Statement Corporate Governance Nominating & Governance Committee Charter

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401-2	Direct (Scope 1) GHG emissions	Sustainability
401-3	Energy indirect (Scope 2) GHG emissions	Sustainability
GRI 400: SOCIAL		
EMPLOYMENT		
3-3	Management of material topics	Materiality Supporting Employees Corporate Governance Nominating & Governance Committee Charter Compensation Committee Charter
401-2	Benefits standard for full-time employees that are not provided to temporary employees	Supporting Employees
401-3	Parental leave	Supporting Employees
LABOR/MANAGEMENT RELATIONS		
3-3	Management of material topics	Materiality Supporting Employees Corporate Governance Nominating & Governance Committee Charter Compensation Committee Charter
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.
OCCUPATIONAL HEALTH AND SAFETY		
3-3	Management of material topics	Materiality Supporting Employees Corporate Governance Nominating & Governance Committee Charter
403-6	Promotion of worker health	Supporting Employees
TRAINING & EDUCATION		
3-3	Management of material topics	Materiality Supporting Employees Corporate Governance Nominating & Governance Committee Charter
404-1	Average hours of training per year per employee	Supporting Employees
404-2	Programs for upgrading employee skills and transition assistance programs	Supporting Employees
404-3	Percentage of employees receiving regular performance and career development reviews	Supporting Employees
DIVERSITY & EQUAL OPPORTUNITY		

GRI Indicator	Description	Location or Answer
3-3	Management of material topics	Materiality Supporting Employees Corporate Governance Compensation Committee Charter
405-1	Board and employee diversity	Corporate Governance Supporting Employees
LOCAL COMMUNITIES		
3-3	Management of material topics	Materiality Supporting Communities Corporate Governance
413-1	Percentage of operations with community engagement programs	Supporting Employees Supporting Communities Supporting Educators
PUBLIC POLICY		
3-3	Management of material topics	Materiality Corporate Governance
415-1	Political contributions	None
MARKETING & LABELING		
3-3	Management of material topics	Materiality Ethical Standards Code of Conduct Audit Committee Charter
417-3	Incidents of noncompliance concerning marketing communications	None
CUSTOMER PRIVACY		
3-3	Management of material topics	Materiality Risk Management Privacy Policy Audit Committee Charter Corporate Governance
418-1	Substantiated complaints concerning breaches of customer privacy and losses of customer data	None
SOCIOECONOMIC COMPLIANCE		
3-3	Management of material topics	Materiality Ethical Standards Corporate Governance