

Horace Mann Enterprise Privacy Notice

Horace Mann's Privacy Pledge

Horace Mann Educators Corporation and its subsidiaries (each, "Horace Mann", "we" or "us") are committed to safeguarding your privacy. When you became a Horace Mann customer, or was a previous customer, you trusted us with your personal information. We want you to understand how we gather information, how we protect it, and to whom we may disclose it.

Information We Collect

The types of personal information we collect and share depends on the product or service you have with us. This information can include the following:

Category	Examples
Personal Identifiers	Name, alias, address, social security number, date of birth, passport number, unique personal identifier, online identifier, IP address, e-mail address, account name, government issued identification number, phone number, signature.
Personal Characteristics	Gender, demographic, medical and health, convictions, marital status, offspring, driving record, family member/other status, and other descriptions of your physical characteristics.
Sensitive Personal Information	A name, signature, Social Security number, physical characteristics or description, passport number, driver's license or state identification card number, insurance policy number, bank account number, credit card number, debit card number, or any other financial information, medical information, or health insurance information. Some personal information included in this category may overlap with other categories
Commercial Information	Personal property, insurance policy number, medical information, or health insurance information, purchased products or services, considered products or services, purchasing or consuming histories or tendencies.
Biometric Information	Blood Sample, Health Information, Medical Conditions, Medical Information, Urine Sample, Vital Information
Internet or network activity	Advertising Recall, App Usage, Browser Type, Chat Transcripts, Cookies, Device, Email Transcripts, HM Drive Usage, Interaction with Website, IP Address, Location, My Account Activity Log, Web Message Transcripts, Web Site Usage
Geolocation	Direction of travel, latitude, longitude, rate of acceleration, rate of speed, survey location.
Sensory Data	Audio, electronic, photo, visual information, such as a call or video recording, voicemail messages.
Professional Information and Employment Information	Annual Salary, Occupation, Employer Name, Employment Location, Employment Status, Hire Date, Job Title, Length of Service, Number of years working in Occupation, Resume, Tenure, Termination Date, Transfer Date, Work History
Education Information	Education records directly related to a student maintained by an educational institution or party acting on its behalf, such as grades, transcripts, class lists, student schedules, student identification codes, student financial information, or student disciplinary records.
Inferences	Preferences, behaviors, characteristics, trends, predispositions, attitudes, abilities, and aptitudes.

Sources of Information We Collect

We collect certain information about you and the members of your household from the following sources:

- Information you provide on applications or other forms, such as your social security number, assets, income, and property information.
- Information about your transactions with us, our affiliates, or others, such as your policy coverage, premiums, and payment history.
- Information from your visits to the websites we operate, use of our mobile sites and applications, use of our social media sites.
- Information we receive from consumer reporting agencies or insurance support organizations, such as motor vehicle records, credit report information, and insurance claim history.

- Information we receive from medical professionals who have provided care to you and insurance support organizations, regarding your health.

Purposes for Collection of Personal Information

We collect and use your personal information to offer, provide and maintain insurance products and related services to you. We may use your personal information for one or more of the following purposes:

- To correspond with clients, beneficiaries, and claimants to facilitate the insurance policies or services.
- To authenticate and verify your identity; to maintain your preferences and to contact you.
- To identify and prevent fraud.
- To conduct analytics, research and development, and improvement of our products and services.
- To conduct training and quality assurance.
- To apply relevant discounts.
- To create profiles based on personal information collected and reflecting individual preferences to provide appropriate or relevant products and services and to improve and analyze our products and services and provide relevant marketing.
- To comply with a legal obligation.

How Long Do You Retain My Information

We retain your personal information for as long as reasonably necessary to fulfill the purpose for which it was collected or to comply with legal, regulatory, or internal procedures or obligations.

How We Protect Your Information

We restrict access to personal information to those individuals, such as our employees and agents, who provide you with our products and services. We require individuals with access to your information to protect it and keep it confidential. We maintain physical, electronic, and procedural safeguards that comply with applicable regulatory standards to guard your nonpublic personal information. We do not disclose any nonpublic personal information about you except as described in this notice or as otherwise required or permitted by applicable law.

Sharing Information

Horace Mann offers a variety of financial products and services in addition to insurance. Sharing information enables us to offer you a more complete range of products and services.

We may disclose nonpublic personal information about our customers and former customers as permitted by law to our affiliates and certain nonaffiliates, which include:

- Financial service providers such as insurance companies and reciprocals, investment companies, underwriters, insurance agents, and brokers/dealers.
- Nonaffiliated third parties or service providers for our everyday business purposes, such as data processors, billing companies, vendors that provide marketing services for us, and report to credit bureaus.
- To comply with law, and the reasonable requests of regulators, law enforcement, and other public authorities.

We are permitted by law to share with our affiliates, information about our transactions and experiences with you. In addition, we may share with our affiliates consumer report information, such as information from credit reports and certain application information, received from you and from third parties, such as consumer reporting agencies and insurance support organizations.

We may share aggregated or de-identified information for any purpose, including for marketing, advertising, research, and similar purposes.

We do not rent or sell personal information to third parties.

Children's Privacy

We do not knowingly collect personal information from minors, including children under the age of 13. Our products, services, and website are not intended for use by minors.

Artificial Intelligence

We may utilize artificial intelligence (AI) systems and tools, including generative AI, as part of our operations to enhance the quality and efficiency of our products and services, including, without limitation, marketing, communications, underwriting, pricing, policy service, policy administration, claim service, and claim administration. This may involve processing your personal information using our AI systems and tools for these purposes and may include training and developing our AI models.

For Residents of Ohio

This section is applicable to Ohio residents only. Upon request, you have the right to receive and review a copy of your personal information, and to ask us to correct, amend, or delete recorded personal information. To exercise your access, correction, amendment, or deletion rights, please submit a verifiable consumer request to us by either:

- Calling us at 1-866-999-7471; or
- By visiting <https://www.horacemann.com/privacy/data-privacy-request>

Upon receipt of a verifiable request, we will evaluate the request and will notify you of the actions we have taken pursuant to your request within 30 business days of receipt.

If your request is denied, you have the right to submit a statement explaining why you disagree, and what you believe to be accurate and fair information to our Office of Consumer Affairs at the Contact Information below.

For Residents of California

This section is applicable to California Residents only. We adopt this notice to comply with the California Consumer Privacy Act of 2018 ("CCPA"), the California Privacy Rights Act ("CPRA"), and other California privacy laws.

Information We Collect

We collect information that identifies, relates to, describes, references, is capable of being associated with, or could reasonably be linked, directly or indirectly, with a particular consumer or household (Personal Information). See Information We Collect for details.

Rights of California Residents

If you are a California resident, you may have the following rights regarding your personal information:

Right to Know / Request Access: With respect to the personal information we have collected about you in the prior (twelve) 12 months, you have the right to request from us (up to twice per year and subject to certain exemptions):

- The categories of personal information we collected about you;
- The sources from which we have collected that personal information;
- Our business or commercial purpose for collecting, selling, or sharing that personal information;
- The categories of third parties to whom we have disclosed that personal information; and
- A copy of the specific pieces of your personal information we have collected.

Right to Correct: You have the right to request that we correct inaccuracies in your personal information.

Right to Delete: Subject to certain conditions and exceptions, you have the right to request deletion of your personal information that we have collected about you.

Right to Opt-Out of Sale and Sharing: Under the CCPA, a "sale" includes disclosing or making available personal information to a third party in exchange for monetary or other valuable consideration. "Sharing" includes disclosing personal information to enable cross-contextual advertising. We do not sell personal information.

Right to Limit Use and Disclosure of Sensitive Personal Information: Subject to certain conditions and exceptions, you may have the right to limit the use and disclosure of "sensitive personal information," as defined under the CCPA (see "Information we Collect").

Right to Non-Discrimination: We will not discriminate against you for exercising any of the rights described in this section.

Authorized Agent: You may designate someone as an authorized agent to submit requests and act on your behalf. To do so, you must provide us with written permission to allow the authorized agent to act on your behalf. We may also ask you directly to verify you have authorized your authorized agent to act on your behalf.

Verification: Before responding to your request, we must first verify your identity using the personal information you recently provided to us. You must provide us with: (1) first and last name; (2) address; (3) email address; (4) phone number; and (5) your relationship to Horace Mann. We will take steps to verify your request by matching the information provided by you with the information we have in our records. In some cases, we may request additional information to verify your identity, or where necessary to process your request. If we are unable to verify your identity after a good faith attempt, we may deny the request and, if so, will explain the basis for the denial.

Exercising Access, Correction, Data Portability, Deletion, and Other Rights

To exercise your access, correction, data portability, deletion rights, or to limit the use of your sensitive personal information or opt-out of the sharing of your personal information, please submit a verifiable consumer request to us by either:

- Calling us at [866-999-7471](tel:866-999-7471)
- Visiting <https://www.horacemann.com/privacy/data-privacy-request>

Only you or a person registered with the California Secretary of State for which you authorize to act on your behalf, may make a verifiable consumer request related to your Personal Information. You may also make a verifiable consumer request on behalf of your minor child.

For Residents of Colorado, Connecticut, Texas, or Virginia

This section is only applicable to residents of Colorado, Connecticut, Texas, or Virginia. You have certain privacy rights set forth below subject to certain exceptions. These privacy rights are subject to verification mechanisms.

The Right to Know: You have the right to know whether we are processing your personal information.

The Right of Access: You have the right to access your personal information, and to obtain a copy of it in a readily usable format, if feasible.

The Right to Correct Inaccuracies: You may request that inaccuracies in your personal information be corrected.

The Right to Delete. You have the right to request that your personal information be deleted, except in cases where retention is required by law or contractual obligation.

The Right to Data Portability: You have the right to obtain a copy of your data in a portable and, if feasible, readily usable format.

The Right to Opt-Out: You may elect to prevent your personal information from being:

1. Used in targeted advertising;
2. Sold; or
3. Used for profiling purposes that may produce legal or similarly significant effects.

Furthermore, in connection with your sensitive personal data: if you are a resident of Colorado, Connecticut, Texas, or Virginia, we will not process sensitive personal data without obtaining your consent.

To exercise your access, correction, data portability, deletion rights, and opt-out rights, please submit a verifiable consumer request to us by either:

- Calling us at [866-999-7471](tel:866-999-7471)
- Visiting <https://www.horacemann.com/privacy/data-privacy-request>

Information requests under “Right of Access” will be transmitted securely. If we cannot fulfill your request, we will notify you of that decision and the reasons why within 45 days. If we require more time (up to 90 days), we will inform you of the reason and extension in writing. At that point if you believe our decision was in error, you can submit an appeal to our Office of Consumer Affairs at the Contact Information below. If the result is the same, you can also seek assistance and/or redress from your state attorney general.

Changes to Our Privacy Notice

We reserve the right to amend this Privacy Notice at our discretion and at any time. When we make any changes to this Privacy Notice that materially affect your privacy rights, we will notify you by regular mail, email or through a notice on our website homepage.

Contact Information

If you have questions about Horace Mann's privacy policy, please call us at 866-999-7471 or contact:

Website: <https://www.horacemann.com>
 Email: ConsumerAffairs@horacemann.com
 Postal Address:
 The Horace Mann Companies
 The Office of Consumer Affairs
 P.O. Box 3603
 Springfield, Illinois 62715

The Notice Applies to:

Horace Mann Insurance Company; Horace Mann Property & Casualty Insurance Company; Horace Mann Life Insurance Company; Horace Mann Investors, Inc.; Horace Mann Service Corporation; Horace Mann General Agency, Inc.; Benefit Consultants Group; BCG Securities, Inc; Madison National Life Insurance Company, Inc.; Teachers Insurance Company; Educators Life Insurance Company of America; ABM Service Corporation; National Teachers Associates Life Insurance Company; and NTA Life Insurance Company of New York.