



Edgar Filing: HORACE MANN EDUCATORS CORP /DE/ - Form 8-K

financial results for the year ended December 31, 2003.  
99.2 Horace Mann Educators Corporation October 28, 2003 Conference  
Call Prepared Remarks of Louis G. Lower II, President and Chief  
Executive Officer; Peter H. Heckman, Executive Vice President and  
Chief Financial Officer; and Douglas W. Reynolds, Executive Vice  
President, Property & Casualty.

Item 9: Regulation FD Disclosure

Attached hereto as Exhibit 99.1 is a press release issued by the  
Registrant on October 27, 2003. Attached as Exhibit 99.2 are prepared remarks  
made during a conference call with analysts, held on October 28, 2003, by Louis  
G. Lower II, President and Chief Executive Officer; Peter H. Heckman, Executive  
Vice President and Chief Financial Officer; and Douglas W. Reynolds, Executive  
Vice President, Property & Casualty.

SIGNATURE

Pursuant to the requirements of the Securities Exchange Act of 1934, the  
registrant has duly caused this report to be signed on its behalf by the  
undersigned hereunto duly authorized.

HORACE MANN EDUCATORS CORPORATION

By: /s/ Bret A. Conklin

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Name: Bret A. Conklin  
Title: Senior Vice President & Controller  
(Principal Accounting Officer)

Date: October 28, 2003