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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

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

Date: October 28, 2003