

Horace Mann's "Back In The Game 2020" Trivia

NO PURCHASE, POLICY RENEWAL, OR INSURANCE QUOTE NECESSARY TO ENTER OR WIN. A PURCHASE WILL NOT INCREASE YOUR CHANCES OF WINNING. OPEN TO ELIGIBLE LEGAL RESIDENTS OF THE UNITED STATES JURISDICTIONS INDICATED IN THE PARAGRAPH BELOW TITLED "CONSUMER DISCLOSURE" WHO ARE 18 YEARS OF AGE OR OLDER AT THE TIME OF ENTRY. Void in Puerto Rico, outside the U.S., and where prohibited and restricted by law and/or these Official Rules. This Promotion (defined below) is subject to all applicable federal, state and local laws and regulations.

1. **Horace Mann's "Back In The Game 2020" Trivia** Promotion (the "Promotion") commences at July 15, 2020, 8:00 A.M. Central Daylight Time ("CDT") and ends at the conclusion of the Finals on August 25, 2020 (the "Promotion Period"). Promotion entries must be received by the Sponsor between July 15, 2020, 8:00 A.M. CDT and July 31, 2020, 5:00 P.M. CDT for Entrants to be eligible for participation. Entries submitted past the July 31, 2020, 5:00 P.M. CDT registration deadline will not be accepted. For purposes of this Promotion, "Entrant" is defined as an individual who submits a completed entry form to Sponsor for purposes of participating in this Promotion.

2. *Sponsor.* The Promotion is sponsored by Horace Mann Service Corporation ("Sponsor" or "Horace Mann"). Entrants are not obligated to make a purchase of any kind from any person or entity, renew any existing policy, become a customer of Sponsor, have multiple lines of insurance with Sponsor, request or obtain an insurance quote, or open new lines of insurance with Sponsor in order to enter this Promotion, maintain eligibility as an Entrant in this Promotion, or win a prize.

3. *Consumer Disclosure.* **This Promotion is not valid in Hawaii, Kentucky, New York, and/or West Virginia. This Promotion is open only to legal residents of the United States (excluding those who are citizens of or who have their primary residence in Hawaii, Kentucky, New York, and/or West Virginia) and who, at the time of entry, are both Educators and are at least 18 years of age. "Educator" is defined as a person who is employed on a full-time basis by a school district, an accredited public, private, or parochial school, a publicly-funded vocational school, junior college, and/or a college or university operating in the United States (excluding Hawaii, Kentucky, New York, and/or West Virginia).** The Promotion also excludes officers, directors, contractors, agents and employees of the designated third-party vendor responsible for hosting/facilitating the Promotion, those of Sponsor and/or those of Sponsor's parents, subsidiaries, members, licensees, affiliates, distributors, dealerships, franchisees, sales representatives, advertising, promotion and web design agencies, marketing agents, and their respective affiliates, assigns or representatives, and any other individuals or entities associated with the development, administration, promotion, execution of, or supply to, this Promotion (collectively, the "Promotion Entities"), and members of their immediate families (i.e., parents, spouse, children, siblings, grandparents, stepparents, stepchildren and stepsiblings and their respective spouses) or members of the same household, whether or not related.

4. *Participating In The Promotion.* This Promotion consists of several timed-trivia events in which Entrants will have a limited amount of time to answer a series of trivia questions. Each trivia event will utilize the Twitch platform and will be hosted/facilitated by an independent third-party vendor. Each event will be conducted live and on-line in real time. Prior to each event, and via the email address provided by each Entrant during registration, Sponsor will provide each Entrant with a link to the Twitch forum/stream where the trivia event will take place. Each Entrant must then use the link to log into the Twitch forum/stream prior to the start of each trivia event in order to participate and answer trivia questions. Failure to either timely log into the Twitch forum/stream before the beginning of each event or to stay logged into the Twitch forum/stream during each event may result in either an inability to participate in the event, missing trivia questions and scoring opportunities, and/or disqualification.

At pre-selected times during each event, the third-party vendor will allow all Entrants to simultaneously take a break. During break times and/or throughout each trivia event, advertisements and/or messages from the Sponsor and/or Promotion Entities may be played, displayed, or heard. Entrants are not required to watch any advertisements in order to maintain eligibility in the Promotion or to win a prize. Watching any

such advertisements is strictly optional; Entrants will not be penalized for failing to watch any advertisements nor will they gain any advantage in the trivia or be awarded any additional points for doing so.

5. *Equipment Needed.* To participate in each trivia event, internet access is required. Entrants will need, at a minimum, internet access and a laptop, PC, or mobile device equipped with software and hardware which is sufficient to allow Entrants to view the online host, hear the questions, and submit answers in real-time online. Telephone or mail-in participation is not allowed. Each Entrant is required to provide their own equipment and internet services; under no circumstances will Sponsor or the Promotion Entities provide any equipment or services which may be necessary for individuals or teams to participate in the Promotion or trivia event. While Entrants do not need to create a Twitch account in order to participate in the Promotion and answer questions, an individual Twitch account will be necessary should Entrants wish to utilize Twitch's "chat" or other functions.

6. *Events, Odds, and Prizes.* As described in the Schedule of Events below, Sponsor expects to hold at least eight (8) rounds of trivia during this Promotion (possibly more depending on the number of Entrants), with the top-half of the highest scoring teams or individual Entrants moving forward to the next event. For example, if there are a total of thirty (30) teams and/or individual Entrants in the Promotion across all Preliminary Events, the fifteen (15) teams and/or individual Entrants with the highest final score at the conclusion of all Preliminary Events would move on to the Quarterfinals.

Teams and/or individual Entrants will only compete in one Preliminary Event each, and the rankings and determination of who will move to the Quarterfinals will be based on all scores across all Preliminary Events. No more than 300 teams or individuals can participate in any single event at any given time. At the time of registration, each Entrant will be asked to select his/her preferred Preliminary Event. Teams and/or individual Entrants will be placed in the Preliminary Event of their choosing on a first-come / first-served basis; placement in the selected, preferred Preliminary Event is not guaranteed. Because of the 300-participants-per-event limitation, additional Quarterfinal and/or Semi-Final events may be scheduled, at Sponsor's sole discretion and depending on the number of Entrants who register. Should fewer than 300 teams or individuals register for the Promotion, Sponsor reserves the right to cancel any individual Preliminary Event described below.

The winners from the Preliminary Events will be announced by the Sponsor on its website and/or via email within two (2) business days following the conclusion of the last Preliminary Event. The winners from the Quarterfinals, Semi-Finals, and Finals will be announced by the Sponsor on its website and/or via email within two (2) business days following the conclusion of each of those events.

The Schedule of Events is as follows:

Preliminaries - Event 1

Date and Time: August 3, 2020, 7:00 P.M. CDT

Preliminaries - Event 2

Date and Time: August 4, 2020, 5:00 P.M. CDT

Preliminaries - Event 3

Date and Time: August 6, 2020, 9:00 P.M. CDT

Preliminaries - Event 4

Date and Time: August 10, 2020, 6:00 P.M. CDT

Preliminaries - Event 5

Date and Time: August 11, 2020, 7:00 P.M. CDT

Prize for Preliminaries: Each individual Entrant or team member on the teams with the top 10 highest scores across all Preliminary Events as ranked by the official, final score tabulations and rankings will each

receive a \$50 Amazon gift card (*i.e.*, a total maximum of \$2,500 in Amazon gift cards if all of the top 10 highest scores belong to teams who have five members each.).

The individual Entrants or teams with the top 50% highest scores across all Preliminary Events as ranked by the official, final score tabulations and rankings will move forward to the Quarterfinals.

Quarterfinals

Date and Time: August 13, 2020, 6:00 P.M. CDT

An additional 9:00 P.M. CDT Quarterfinal event may also be scheduled on this same date depending on the number of Entrants in the Promotion, at Sponsor's sole discretion.

Prize: Each individual Entrant or team member on the teams with the top 5 highest scores in the Quarterfinals (or the top 5 highest scores across all Quarterfinal events if more than one Quarterfinal event is scheduled) as ranked by the official, final score tabulations and rankings will each receive their choice of either a \$100 Home Chef gift card or a \$100 Blue Apron gift card (*i.e.*, a total maximum of \$2,500 in gift cards if all of the top 5 highest scores belong to teams who have five members each).

The individual Entrants or teams with the top 50% highest scores in the Quarterfinals as ranked by the official, final score tabulations and rankings will move forward to the Semi-Finals.

Semi-Finals

Date and Time: August 20, 2020, 7:00 P.M. CDT

Prize: Each individual Entrant or team member on the teams with the top 5 highest scores in the Semi-Finals (or the top 5 highest scores across all Semi-Final events if more than one Semi-Final event is scheduled) as ranked by the official, final score tabulations and rankings will each receive a \$150 Yeti gift card (*i.e.*, a total maximum of \$3,750 in gift cards if all of the top 5 highest scores belong to teams who have five members each).

The individual Entrants or teams with the top 50% highest scores in the Semi-Finals as ranked by the official, final score tabulations and rankings will move forward to the Finals.

Finals

Date and Time: August 25, 2020, 7:00 P.M. CDT

Second Place Prize: Each team member on the team or the individual Entrant with the second highest score in the Finals as ranked by the official, final score tabulations and rankings will each receive a \$250 Amazon gift card (*i.e.*, a total maximum of \$1,250 in gift cards if the second highest score in the Finals belongs to a team which has 5 members).

First Place Prize: Each team member on the team or the individual Entrant with the highest score in the Finals as ranked by the official, final score tabulations and rankings will each receive a \$500 Amazon gift card (*i.e.*, a total maximum of \$2,500 in gift cards if the highest score in the Finals belongs to a team which has 5 members). In addition, Sponsor will also donate \$500 to an "Educational Project" of each team member's or individual Entrant's choice, such as for a teacher-workroom makeover or a playground update (*i.e.*, a total maximum of \$2,500 in donations if the highest score in the Finals belongs to a team which has 5 members). "Educational Project" is defined as a purchase, upgrade, improvement, repair, or installation project at or for an accredited public, private, or parochial school, a publicly-funded vocational school, junior college, and/or a college or university operating in the United States (excluding Hawaii, Kentucky, New York, and/or West Virginia) and which has a legitimate educational purpose that is directly related to furthering the educational mission of that school. The "Educational Project" chosen is subject to approval by that school's administration, governing authority, and/or School Board (if necessary and/or required by federal, state, and/or local law). In no event will the donation be used for an Educational Project at a school over the objection of that school's administrators, governing authorities, and/or local school authorities or contrary to applicable law. In no event will any winner be given the donation for the Educational Project in cash or be allowed to substitute the donation for any other prize or consideration. Each winner of the Educational Project donation must select and advise the Sponsor of his/her chosen Educational Project and school in writing no later than October 15, 2020, and the funds for the donation must actually be used

for the Educational Project at that school no later than December 31, 2020. Failure to abide by the deadlines for designating and using the funds for the Educational Project donation may result in a loss of the Educational Project prize by that winner, at the sole discretion of the Sponsor.

Odds of winning a prize and/or moving into the Quarterfinal, Semi-Final, and/or Final events will depend on the total number of Entrants in the Promotion and the skill of each Entrant.

Horace Mann will attempt to contact the winner of each round within two (2) business days of the completion of each round. Under no circumstances will more than the stated maximum number of prizes as described in these Official Rules be awarded. No prize substitutions will be allowed; prizes may not be redeemed or substituted for cash or other consideration. No assignment or transfer of prizes is permitted.

7. Trivia Questions and Determination of Winners. The trivia itself will be hosted and facilitated by an independent third-party vendor who will also ask the trivia questions, receive and review answers, and tabulate the scores for each individual Entrant and/or team for each event. The third-party vendor's determination of winners and scores will be subject to verification by Sponsor. Sponsor's decisions regarding answers and scores are final and not subject to appeal. The scores and point totals for all individual Entrants and teams will be reset to zero at the start of each event; scores and points from each event have no impact on subsequent events and do not cumulate or carry over to the next event.

The trivia questions used for the events will be pre-selected in advance of each event, will be held in confidence until the time of each event, and will not be randomly selected. The degree of difficulty of the questions will generally remain the same throughout the Promotion. The category of all questions will generally be American Pop Culture and will cover areas such as movies, music, television, toys, products, etc.

Points, scores, and winners for each event will be determined based on the accuracy of each individual Entrant's and/or team's answers as determined by the third-party vendor and verified by Sponsor. Although there will be a time limit for answers to be submitted during each event, how quickly Entrants submit the answers to the questions will not be taken into account for scoring purposes. A "Tie-Breaker Question" will be asked in the event of a tie. Under no circumstances will ties be broken by random selection or a drawing.

In order to ensure fairness for all Entrants, the trivia questions (including but not limited to their order) will be the same for all Preliminary Events but will be different for the Quarterfinals, Semi-Finals, and Finals. If more than one Quarterfinal or Semi-Final event is scheduled, the trivia questions for the additional events (including but not limited to their order) will be the same for all Quarterfinal events and for all Semi-Final events. By entering the Promotion, each entrant agrees that he/she will not share the questions and/or answers from earlier Preliminary Events (or from earlier Quarterfinal or Semi-Final events should there be more than one) with other entrants whose selected Preliminary event (or Quarterfinal or Semi-Final event should there be more than one) has not yet taken place. Failure to abide by this restriction will be considered a violation of these Official Rules and may result in disqualification of the Entrant who provided the question or answer, the Entrant who received the question or answer, and/or their respective teams (if any).

8. Outside Assistance. By entering this Promotion, each Entrant agrees that he/she will not use any "Outside Assistance" at any time to derive or obtain the answer to any trivia question. "Outside Assistance" means the use of any electronic device, the Internet, individuals who are not registered Entrants, individuals who are not on the answering Entrant's registered team (if any), or use of any other means or methods which (in the sole discretion of Sponsor) are designed to give a team or individual Entrant an unfair advantage against opponents in deriving or obtaining an answer to a trivia question. Individual Entrants and/or teams must answer questions based on their own skill and knowledge of American Pop Culture. Failure to abide by this restriction will be considered a violation of these Official Rules and may result in the disqualification of any individual or team who is determined to have used Outside Assistance to derive or obtain the answer to any trivia question or any individual or team who is determined to have provided or aided in providing Outside Assistance. However, team members on the same registered team are allowed to consult with and discuss their answers with each other before agreeing on and submitting a final team

answer to any trivia question, and doing so will not constitute "Outside Assistance". Consultation within each team may be conducted via any means convenient to the team, such as via Zoom meetings, group chats, FaceTime, etc. These outside methods of consultation are up to each individual team and will neither be provided nor monitored by Sponsor or the third-party vendor.

9. *How to Enter the Promotion.* Entrants can enter the Promotion by going to the following link and filling out and submitting a completed Entry Form to Sponsor: <https://www.horacemann.com/trivia>. Persons wishing to enter the Promotion who meet all eligibility requirements may also enter the Promotion by printing out the Entry Form and submitting it to Sponsor via facsimile at fax number 217-788-5161 and adding "ATTN: Marketing/Back In The Game 2020" to the top of the Entry Form. For entries submitted via facsimile, please be sure to put an "x" or checkmark in the box on the Entry Form which indicates acknowledgement of and agreement to abide by the Official Rules. Each Entry Form must be complete to be eligible; incomplete or improperly submitted Entry Forms will not be considered.

In the event of a dispute over who submitted an Entry Form, the Authorized Account Subscriber of the email account provided on the Entry Form, as of the actual time of entry, will be deemed to be the proper Entrant. The "Authorized Account Subscriber" is defined as the natural person who is assigned the email address by the applicable Internet access provider, online service provider or other organization (e.g. business, education, institution, etc.) that is responsible for assigning email addresses for the domain associated with the submitted email address. Selected or potential winning Authorized Account Subscribers may be required to provide Sponsor with proof that they are the Authorized Account Subscriber of the email address associated with a particular Entry Form.

10. *Teams And Individual Participants.* Entrants may register as individual participants or as part of a team but not both. Only one registration per person is allowed, and an individual person cannot participate in the Promotion both as an individual player and as part of a team. Use of any automated system, software applications, bots, or similar applications or methods that may enable users to create multiple and/or temporary accounts and/or any effort by an Entrant to misrepresent himself / herself through the use of aliases or multiple e-mail addresses is prohibited and may result in disqualification of individual Entrants and/or that Entrant's entire team, in the sole discretion of Sponsor.

Entrants wishing to form a team must designate a Team Captain, and only that Team Captain will have the ability to enter trivia answers on behalf of the team. The team score will be based solely on the answers submitted by each team's Captain. Each team member must still individually register for the Promotion on his/her own behalf; joint, simultaneous team registrations are not allowed. Only team members and individual participants who have officially registered will be eligible to participate in the Promotion and/or receive a prize. Once registration/entry is complete, individuals will not be allowed to switch teams.

Teams can have up to a maximum of five (5) members including the Team Captain. Entrants must name their Team Captain during registration in order to be associated with a particular team, and all team members must choose the same preferred Preliminary Event. Individuals on the same team cannot participate in different Preliminary Events. If an Entrant fails to name a Team Captain, or if more than five individuals name a particular Team Captain, the individuals who fail to name a Team Captain and those above the five-person team limit may be automatically registered as individual Entrants. Participating as a team will not increase either the amount of points awarded for answering a question correctly or the amount of points which can be earned as compared to teams with less than five members or those participating individually. For purposes of scoring and the determination of winners, teams will be ranked and scored in the same way as individual Entrants. If an individual Entrant wishes to join/form a team and is unable to locate other individual Entrants to form a team, Sponsor may place the individual Entrant on a team which has registered less than five (5) members upon written request to Sponsor by the individual Entrant and consent of the team on which the individual Entrant will be placed.

During registration, each team must also choose a Team Name which will be displayed during each trivia event. Team Names may not be vulgar, offensive, derogatory, discriminatory or insensitive in any way, and the submission of any such name by a team during registration may result in disqualification of the entire team or, alternatively, in the name being struck and replaced with a new Team Name selected by Sponsor.

After registration has closed, all teams and individual Entrants will be assigned a number, and this will remain the team's or individual Entrant's numeric designation for answering and scoring purposes throughout the Promotion.

11. *Awarding Prizes.* The awarding of a prize is subject to verification of a potential winner's eligibility and full compliance with these Official Rules. Except where prohibited, the winning Entrants may be required to complete and return to Sponsor or its designated agent an Affidavit of Eligibility and a Liability/Publicity Release Form ("Affidavit and Release") and any required tax forms within seven (7) days of each Entrant's receipt of such forms. If a potential winner (i) cannot be contacted after reasonable attempts are made to effectuate contact, (ii) fails to return the signed Affidavit and Release by the specified deadline, or (iii) is deemed ineligible for any other reason in Sponsor's sole discretion, the potential winner will be disqualified from the Promotion and the next highest scoring Entrant may be named as an alternate winner. Up to three (3) alternate winners may be named for each unawarded prize, after which the prize may remain unawarded. An attempt to contact each winner will be made via email within two (2) business days after the close of each trivia round. Gift card prizes will be sent via email to the address provided by the winner on the Entry Form within three (3) business days of receipt of confirmation of eligibility by Sponsor as described in these Official Rules. With the exception of the Educational Project donation as part of the prize in the Finals, prizes which are not gift cards will be sent via regular mail to the physical address provided by the winner on the Entry Form within three (3) business days of receipt of confirmation of eligibility by Sponsor as described in these Official Rules. Winners will not be required to pay any costs in order to receive their prize(s).

AN ENTRANT'S CHANCES OF WINNING A PRIZE ARE NOT INCREASED BY MAKING A PURCHASE, RENEWING A POLICY, REQUESTING AN INSURANCE QUOTE, BECOMING A CUSTOMER OF SPONSOR, HAVING MULTIPLE POLICIES WITH SPONSOR, OR BY OPENING ADDITIONAL LINES OF INSURANCE WITH SPONSOR.

BUYING WILL NOT HELP YOU WIN. YOUR CHANCES OF WINNING WITHOUT MAKING A PURCHASE ARE THE SAME AS SOMEONE WHO PURCHASES SOMETHING. SPONSOR WILL NOT GIVE ANY ADVANTAGE TO BUYERS IN THIS TRIVIA. ONLY ONE ENTRY ALLOWED PER PERSON.

12. *General Terms, Releases, and Limitations of Liability.* By entering the Promotion, each Entrant agrees to these Official Rules and to all decisions of Sponsor, which are final and legally binding in all respects, and further agrees that Sponsor and/or the Promotion Entities shall have no liability whatsoever and shall be held harmless for any injuries, losses, or damages of any kind to persons or property, including death, sustained, in whole or in part, directly or indirectly, in connection with or resulting from acceptance, possession or use/misuse of a prize, participation in this Promotion, and/or participation in any Promotion-related activities. Each Entrant further agrees and acknowledges that said parties have neither made, nor are in any manner responsible or liable for, any warranty, representation or guarantee, expressed or implied, in fact or in law, relative to any prize, including but not limited to any such prize's merchantability, quality, condition or fitness for a particular purpose. Sponsor reserves any and all rights to solely interpret and administer the Official Rules of this Promotion, which shall be final, and each Entrant agrees to abide by all of Sponsor's decisions regarding this Promotion. Each winner shall bear sole and full responsibility for any taxes in whatever form as may be assessed as a result of winning a prize; taxes, where applicable, are the sole responsibility of each winner. Sponsor reserves the right, in its sole discretion, to cancel, terminate or suspend this Promotion, or any portion thereof, should viruses, bugs, non-authorized human intervention or other causes beyond the control of Sponsor corrupt or impair the administration, integrity or security of the Promotion (including but not limited to attempts to hack into or otherwise tamper with underlying source code/programming of Sponsor's website or any portion thereof). Use of any automated system to participate in this Promotion is prohibited and may result in disqualification. Any attempt by any Entrant to obtain more than one entry per person by using multiple/different email addresses, identities, registrations, logins, and/or any other methods may void any entry by that Entrant and could result in

disqualification from this Promotion and/or disqualification from all future promotions by the Sponsor at Sponsor's sole discretion.

13. *Force Majeure.* In the event Sponsor and/or Entrants are prevented or hindered in any way, at the sole discretion of Sponsor, from continuing with the Promotion due to an event beyond Sponsor's control, including but not limited to widespread illness or pandemic, natural disaster, fire, flood, earthquake, tornado, hurricane, explosion, nuclear event or disaster, terrorist threat, activity, or attack (whether foreign or domestic), labor dispute or strike, riot or civil disturbance, Act of God, Act of War (whether declared or undeclared), inclement weather, internet or electrical outages, significant technical difficulties or issues, computer hacking or cyber-attacks, changes in any applicable law, or as a result of any federal, state, local, or municipal government law, order, communication, or regulation or order of any court, or any other cause not within Sponsor's control, Sponsor shall have the right (at Sponsor's sole discretion) to modify, suspend, alter, extend or terminate the Promotion.

14. *Release of Sponsor.* Neither Sponsor nor the Promotion Entities are responsible for hardware, software, internet, or telephone failures of any kind; traffic congestion or technical difficulties with the Internet, the Twitch platform, or the Sponsor's website or any combination thereof; lost network connections; incomplete, garbled or delayed computer transmissions, whether caused by Sponsor, Promotion Entities, users, or by any other persons or reasons, including but not limited to the equipment or programming associated with or utilized in the Promotion; or by technical or human error which may occur and/or which may damage a user's system or limit an Entrant's ability to participate, redeem, and/or win any prize in the Promotion. Sponsor reserves the right, at its sole discretion, to disqualify any individual who tampers with the Promotion, violates these Official Rules, or otherwise engages in fraudulent or offensive conduct with respect to this Promotion. Caution: Any attempt to deliberately damage any website or undermine the legitimate operation of the Promotion may be a violation of criminal and/or civil laws, and should such an attempt be made, Sponsor reserves the right to seek damages from any person to the fullest extent of the law.

15. *Liability Release.* As a condition of participating in this Promotion and/or winning a prize, Entrants agree that (i) under no circumstances will Entrants be permitted to obtain awards for, and Entrants hereby waive all rights to claim, punitive, incidental, consequential or any other damages, other than for actual out-of-pocket expenses; (ii) all causes of action arising out of or connected with this Promotion and/or prizes awarded shall be resolved individually, without resort to any form of class action and shall be resolved exclusively by arbitration under the rules of the American Arbitration Association; and (iii) any and all claims, judgments and awards shall be limited to actual out-of-pocket costs incurred, including costs associated with entering this Promotion, but in no event shall attorney's fees be awarded. The laws of the State of Illinois shall exclusively govern this Promotion. Sponsor reserves the right to discontinue or modify this Promotion, as applicable, and in Sponsor's sole discretion. Should any provision of these Official Rules be deemed unenforceable or invalid, the other provisions of these Official Rules shall remain in full force and effect. In the event that this Promotion is challenged by any governmental, administrative, legal or regulatory authority (including, but not limited to, any federal, state, municipal, or local governmental authority or entity), Sponsor reserves the right to discontinue, terminate, or modify this Promotion, as applicable, or to disqualify any Entrants residing in or who are citizens of any affected geographic areas, or who, in Sponsor's sole discretion, do not meet eligibility requirements. Should any such event occur, all Entrants agree that neither Sponsor nor the Promotion Entities shall have any liability to any Entrants who are or may be impacted by Sponsor's decision.

16. *Privacy.* Any personal information collected by Sponsor via this Promotion will be subject to Sponsor's Privacy Policy, will be used by Sponsor and the designated third-party vendor to administer this Promotion, and will be used by Sponsor and/or the Promotion Entities for the advertising, marketing, and/or soliciting of goods and services. Any personal information collected will not be used or disclosed for any other purpose without the consent of the applicable Entrant unless required by law or court order. By entering this Promotion, each Entrant expressly agrees that Sponsor has the right to contact Entrant by telephone, email or regular mail for commercial advertising purposes and for any other purpose related to the administration of this Promotion. If an Entrant has previously asked Sponsor or the Promotion Entities not to send the Entrant promotional or advertising communications, entry into this Promotion will cause the

Entrant to again receive advertising communications from Sponsor and/or the Promotion Entities via telephone, email or regular mail for commercial advertising purposes, all of which each Entrant expressly agrees to receive by entering this Promotion.

In the event of any discrepancy between Sponsor's Privacy Policy and these Official Rules, the Privacy Policy will govern and control. For Sponsor's online Privacy Policy, please visit <http://www.horacemann.com/privacy.aspx>. If Entrants wish to have their information removed from Sponsor's list of Entrant information gathered as a result of this Promotion and not receive any commercial advertising communications, Sponsor can be contacted with the request using the contact information provided in the Privacy Policy. However, Entrants should be aware that Sponsor may be required by the laws of certain jurisdictions to both publish a list of winners and to retain records of winners for certain periods of time as designated and required by each individual jurisdiction.

17. *Publicity.* By entering this Promotion and/or accepting a prize, each Entrant agrees, consents, and expressly grants permission to Sponsor and/or the Promotion Entities to use his/her name, identity, description of prize(s) won, likeness, and hometown for promotional purposes in perpetuity (except where prohibited or limited by law) without further authorization, compensation, or remuneration of any kind. By entering this Promotion, each Entrant further grants Sponsor permission to publish his/her name on a list of winners (including but not limited to online lists) as described in these Official Rules.

18. *Request for Winners List and Official Rules.* The complete Official Rules are available online at <https://www.horacemann.com/trivia> but can also be requested via email at socialmedia@horacemann.com. The complete Winners List will be available online at <https://www.horacemann.com/trivia> within three (3) business days following the conclusion of the Finals; a copy of the Winners List can also be requested via socialmedia@horacemann.com. Should the schedule of Events or any other aspect of this Promotion be amended or should this Promotion be terminated prior to the expected date of the Finals, the announcement will be posted at <https://www.horacemann.com/trivia>.

19. NO PURCHASE NECESSARY; NO PURCHASE OR PAYMENT OF ANY KIND IS NECESSARY TO ENTER OR WIN THIS TRIVIA.

Sponsor's Mailing Address and Principle Place of Business:

Horace Mann Service Corporation
1 Horace Mann Plaza
Springfield, IL 62715

Third-Party Vendor's Mailing Address and Principle Place of Business:

Russ Friedewald d/b/a Trivia Workshop
3801 Castle Hill Blvd
Springfield, IL 62712

20. *Additional Sponsors and Prize Limitations.* This Promotion is in no way sponsored, endorsed, administered, promoted by, or associated with Facebook or Twitch. By entering the Promotion, each Entrant is affirming that he/she understands that he/she is providing information to the Sponsor and not to Facebook or Twitch. By participating in this Promotion, each Entrant agrees to hold Facebook and/or Twitch harmless against any responsibility or liability arising in connection with, or as a result of, participation in this Promotion.

This Promotion is not sponsored, promoted or affiliated in any way with the Company(ies) who manufacture and/or issue the prizes offered, and Sponsor is the sole promoter of this Promotion. Gift cards and/or other prizes may be subject to additional restrictions and/or limitations by the issuing, licensing, and/or manufacturing entity. Please read gift card and prize instructions, rules, restrictions, and limitations carefully. Certain prizes may also require peripheral devices, support or access services, and/or related

equipment to function properly; all such peripheral devices, support or access services, and/or related equipment is the sole responsibility of each winner and will not be provided or paid for by Sponsor or the Promotion Entities. Sponsor is in no way responsible for problems or limitations arising from or relating in any way to compatibility, accessibility, or connectivity issues with respect to prizes won.