

## Horace Mann's "Together, We Give" Promotion

NO PURCHASE, POLICY RENEWAL, OR INSURANCE QUOTE NECESSARY TO ENTER OR PARTICIPATE. A PURCHASE WILL NOT INCREASE THE AMOUNT OF DONORSCHOOSE FUNDING YOU CAN RECEIVE. 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 in no way sponsored, endorsed, administered, promoted by, or associated with Facebook. In order to participate, internet and computer access is required. By entering the Promotion, Entrants understand they are providing information to the Sponsor and not to Facebook.

1. **Horace Mann's "Together, We Give" Promotion** (the "Promotion") commences at 8:00 AM Central Time ("CST") on December 1, 2020 and ends at 8:00 PM CST on December 15, 2020 (the "Promotion Period"). All Promotion registrations must be completed by 8:00 PM CST on December 15, 2020. Registrations completed after 8:00 PM CST on December 15, 2020 will not be eligible for the \$10 in DonorsChoose funding.

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 either enter this Promotion or receive DonorsChoose funding.

3. *Consumer Disclosure:* **This Promotion is open only to individuals who are at least 18 years of age at the time of registration and who are legal residents of the United States and the District of Columbia, excluding those living in or who are legal residents of Hawaii, Kentucky, Mississippi, New Jersey, New York, Puerto Rico, West Virginia and U.S. Territories and Possessions and where otherwise prohibited by law.** Entrants are only eligible to receive one DonorsChoose code (which equates to a maximum \$10 donation to DonorsChoose) during the Promotion Period. Entrants will be strictly limited to \$10 in DonorsChoose funding per eligible, qualifying Entrant. Under no circumstances will any Entrant receive more than \$10 in DonorsChoose funding for participating in this Promotion.

ELIGIBILITY FOR THIS PROMOTION AND AWARDING OF THE MAXIMUM OF \$10 IN DONORSCHOOSE FUNDING PER ENTRANT IS NOT DETERMINED, BASED ON, OR INCREASED IN ANY WAY BY MAKING A PURCHASE, RENEWING A POLICY, REQUESTING AN INSURANCE QUOTE, BECOMING A CUSTOMER OF SPONSOR, HAVING MULTIPLE POLICIES WITH SPONSOR, OR OPENING ADDITIONAL LINES OF INSURANCE WITH SPONSOR, NONE OF WHICH IS REQUIRED.

The Promotion excludes officers, directors, contractors, agents and employees of Sponsor and Sponsor's subsidiaries, members, licensees, affiliates, distributors, dealerships, franchisees, sales representatives, advertising, promotion and web design agencies, 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, spouses, children, siblings, grandparents, stepparents, stepchildren and stepsiblings and their respective spouses) or members of the same household, whether or not related.

4. *How to Enter the Promotion (Registration):* To enter this Promotion, an Entrant MUST request and create a Student Loan Solutions account on the <https://www.horacemann.com> website and log into their new account at <https://horacemann.tuition.io> to complete the registration. To do this, each Entrant will go to <https://www.horacemann.com> and complete and submit a Student Loan Solutions Sign Up-Form. Once the form is properly completed and submitted, an email will be sent to the Entrant's designated email address. This email will include a hyperlink for the Entrant to follow to create a new account on the <https://horacemann.tuition.io> website. Once an Entrant creates the new account on the Tuition.io site, each Entrant MUST then log into his/her new Tuition.io account to complete the registration process. Only

Entrants who complete the registration process as described above and by logging into his/her new Tuition.io account will be eligible to receive the \$10 in DonorsChoose funding.

*5. The \$10 In DonorsChoose Funding.* All Entrants who complete the Student Loan Solutions account registration process will receive an email to their designated email address. This email will contain a DonorsChoose code which corresponds to \$10 in DonorsChoose funding. Entrants can then use the DonorsChoose code to have the \$10 donation applied to any open, active DonorsChoose project in the United States on the [www.donorschoose.com](http://www.donorschoose.com) website which has at least \$10 in funding space available. An Entrant does not need to have an active DonorsChoose project or be an active user of DonorsChoose to either participate in this Promotion or use the \$10 in DonorsChoose funding. Each eligible, qualifying Entrant who completes the registration process will receive the same amount of \$10 in DonorsChoose funding; there will be no other funding amounts given nor will there be any random selection, prizes, or chance aspect to this Promotion.

No cash or any other form of compensation will be awarded directly to any person. No substitutions in place of the \$10 in DonorsChoose funding will be allowed, and the \$10 donation may not be redeemed or substituted for cash or other consideration. No assignment or transfer of the \$10 in DonorsChoose funding is permitted.

SPONSOR DOES NOT WARRANT OR GUARANTEE THAT ANY PARTICULAR SCHOOL OR SCHOOL DISTRICT ALLOWS, USES, OR HAS ANY OPEN DONORSCHOOSE PROJECTS AVAILABLE. IT IS THE RESPONSIBILITY OF EACH ENTRANT TO ENSURE THAT HIS/HER PARTICULAR SCHOOL OR SCHOOL DISTRICT OF CHOICE ALLOWS, USES, OR HAS AN OPEN DONORSCHOOSE PROJECT AVAILABLE.

*6. General Terms, Releases, and Limitations of Liability.* By entering into 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 DonorsChoose codes, DonorsChoose funding and/or Student Loan Solutions account(s), 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 DonorsChoose codes, DonorsChoose funding and/or Student Loan Solutions account(s), including but not limited to 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. 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 the Sponsor's website or any portion thereof). Use of any automated system to participate in this Promotion is prohibited and will 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 will 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.

*7. Release of Sponsor.* Neither Sponsor nor the Promotion Entities are responsible for hardware, software or telephone failures of any kind; traffic congestion on the Internet 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 and/or redeem any DonorsChoose funding or code 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.

8. *Liability.* As a condition of participating in this Promotion and/or receiving the \$10 in DonorsChoose funding, Entrants agree that: (1) 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; (2) all causes of action arising out of or connected with this Promotion, DonorsChoose codes, DonorsChoose funding and/or Student Loan Solutions account(s) 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 (3) any and all claims, judgments and awards shall be limited to actual out-of-pocket costs incurred, including costs associated with entering this Promotion, DonorsChoose codes, DonorsChoose funding and/or Student Loan Solutions account(s), 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. Sponsor further reserves the right to modify these Official Rules in any way and at any time, subject to state and federal law. In the event that this Promotion is challenged by any legal or regulatory authority (including, but not limited to, any federal, state, municipal, provincial, or local governmental authority), Sponsor reserves the right to discontinue or modify this Promotion, as applicable, or to disqualify any Entrants residing in any affected geographic areas, or who, in Sponsor's sole discretion, do not meet eligibility requirements. Should either such event occur, all Entrants agree that Sponsor shall have no liability to any Entrants who are or may be impacted by Sponsor's decision.

9. *Privacy.* Any personal information collected by Sponsor will be subject to Sponsor's Privacy Policy and will be used by Promotion Entities to administer this Promotion and for marketing of Promotion Entities' goods and services and will not be used or disclosed for any other purpose without the consent of the applicable Entrant unless required by law. By entering this Promotion, each Entrant 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. 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, 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 retain certain types of records for set periods of time as designated and required by each individual jurisdiction.

10. *Requests for Official Rules:* For Official Rules, please send a request to [socialmedia@horacemann.com](mailto:socialmedia@horacemann.com) or visit [**INSERT WEB ADDRESS HERE**].

11. **NO PURCHASE NECESSARY. NO PURCHASE OR PAYMENT OF ANY KIND IS NECESSARY TO ENTER OR PARTICIPATE IN THIS PROMOTION.**

Sponsor's Mailing Address and Principle Place of Business:

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

12. *Additional Sponsors and Limitations.* This Promotion is in no way sponsored, endorsed, administered, promoted by, or associated with Facebook. 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. By participating in

this Promotion, each Entrant agrees to hold Facebook harmless against any responsibility or liability arising in connection with, or as a result of, participation in this Promotion.

13. *Force Majeure.* In the event Sponsor is prevented or hindered in any way, at the sole discretion of Sponsor, from continuing with the Promotion due to an event beyond its control, including but not limited to widespread illness or pandemic, natural disaster, fire, flood, earthquake, 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), changes in any applicable law, or as a result of any federal, state, local, or municipal government law, order, or regulation, or order of any court or other cause not within its control, Sponsor shall have the right (at Sponsor's sole discretion) to modify, suspend, alter, extend or terminate the Promotion.

14. *DonorsChoose.* DonorsChoose is an independent entity and is not a subsidiary, affiliate or parent company of Sponsor or the Promotion Entities nor is it affiliated with or controlled by Sponsor or the Promotion Entities in any way. DonorsChoose projects and all funding placed for DonorsChoose projects (including but not limited to all funding awarded by this Promotion) are subject to additional rules, restrictions, and/or limitations by DonorsChoose. Please read all DonorsChoose rules, restrictions, and limitations carefully with respect to the creation and designation of projects and use of funding. By entering this Promotion, each Entrant agrees to abide by all rules, restrictions, and limitations placed on projects and funding by DonorsChoose. By participating in this Promotion, each Entrant also agrees to hold DonorsChoose harmless against any responsibility or liability arising in connection with, or as a result of, participation in this Promotion.

The ability to utilize DonorsChoose funding and/or code(s) may require peripheral devices, support or access services, and/or related equipment; all such peripheral devices, support or access services, and/or related equipment is the sole responsibility of each Entrant and will not be provided or paid for by Sponsor or the Promotion Entities. Sponsor and/or Promotion Entities are in no way responsible for problems or limitations arising from or relating in any way to compatibility, accessibility, or connectivity issues with respect to DonorsChoose codes, DonorsChoose funding and/or Student Loan Solutions account(s).

15. *Tuition.io and Student Loan Solutions.* Tuition.io is an independent entity and is not a subsidiary, affiliate or parent company of Sponsor or the Promotion Entities nor is it affiliated with or controlled by Sponsor or the Promotion Entities in any way. By visiting the Tuition.io site and creating an account as described in the registration process above, each Entrant is providing data and information directly to Tuition.io. Accounts with Tuition.io are subject to additional rules, restrictions, and/or limitations. Please read all Tuition.io rules, restrictions, and limitations carefully with respect to the creation and designation of accounts. By entering this Promotion, each Entrant agrees to abide by all rules, restrictions, and limitations placed on accounts with Tuition.io. By participating in this Promotion, each Entrant also agrees to hold Tuition.io harmless against any responsibility or liability arising in connection with, or as a result of, participation in this Promotion.