

Horace Mann's Apple-A-Day Sweepstakes

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 Rules. This Promotion (defined below) is in no way sponsored, endorsed, administered, promoted by, or associated with Facebook. In order to participate, internet access is required. By entering the Promotion, participants understand they are providing information to the Sponsor and not to Facebook.

1. **Horace Mann's Apple-A-Day Sweepstakes** Promotion (the "Promotion") commences at 6:00 A.M. Central Standard Time ("CST") on Monday, December 7, 2020 and ends at 2:00 P.M.CST on Friday, December 18, 2020 (the "Promotion Period"). All Promotion entries must be received by 2:00 P.M. CST on Friday, December 18, 2020. Entries submitted past the expiration of the Promotion Period will not be accepted.

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, maintain eligibility as an Entrant in this Promotion, or to win a prize.

3. *Consumer Disclosure.* **This Promotion is open to individuals who are at least 18 years of age at the time of entry 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 win one prize during the Promotion Period. 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, spouse, children, siblings, grandparents, stepparents, stepchildren and stepsiblings and their respective spouses) or members of the same household, whether or not related. There will be a total of exactly 1 winner drawn each day from December 14, 2020 through December 18, 2020 for a total of 5 prize winners drawn during the Promotion. Winners will be randomly selected from among all eligible entries received. The random selection will be administered by a digital third-party software application to ensure impartial selection. Odds of winning a Prize will depend on the total number of eligible entries received throughout the Promotion Period. Horace Mann will attempt to contact the winner of each prize within 10 days of selecting a winner for that prize. In no event will more than the stated 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, except by Sponsor and then only at Sponsor's sole discretion due to prize unavailability and only with a prize of equal or greater value. No assignment or transfer of prizes is permitted.

Day 1 Prize: Apple AirPods (Bluetooth) with Wireless Charging Case, White color (approximate value \$199.00); 1 winner to be selected on December 14, 2020.

Day 2 Prize: Apple TV 4K 32GB Media Player, Black color (approximate retail value \$179.00), compatible with TVs with a HDMI port; 1 winner to be selected on December 15, 2020.

Day 3 Prize: 32GB 10.2-inch Apple iPad with Wi-Fi capability, (approximate retail value of \$329.00); 1 winner to be selected on December 16, 2020.

Day 4 Prize: Apple Watch Series 6 (GPS) 40mm, (approximate retail value \$399.00); 1 winner to be selected on December 17, 2020

Day 5 Prize: 32GB 10.2-inch Apple iPad with Wi-Fi capability, (approximate retail value of \$329.00); 1 winner to be selected on December 18, 2020.

Texas Residents: All selected winners who are within or are residents of the State of Texas will be announced on the same date and time as the winner of the last prize, regardless of the date on which any Texas winner's name, if any, is drawn. All prizes will be awarded to Texas winners consistent with these Official Rules as though each Texas winner, if any, was selected on the same date and time as the winner of the last prize in this Promotion.

4. *How to Enter the Promotion.* Entrants can enter the Promotion by going to the following link and filling out and submitting the completed form online: <https://woobox.com/ecdzg9>. 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/Apple-A-Day Dec20" to the top of the Entry Form. For entries submitted via facsimile, please be sure to put an "x" or checkmark in the box next to the "I agree to the official rules" line to show your acceptance and agreement to abide by these Official Rules. Incomplete or improperly submitted entry forms will not be considered.

In the event of a dispute over who submitted an Entry, the authorized subscriber of the email account provided on the entry form, as of the actual time of Entry, will be deemed to be the winning Entrant. The "authorized account subscriber" is defined as the natural person who is assigned an email address by an 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 holders of the email addresses associated with the applicable Entries.

5. *Winner Selection, Winner Notification, Odds of Winning.* Prize drawings will be conducted by Sponsor through a digital third-party application in order to ensure an impartial selection. Odds of winning will depend on the total number of eligible entries received as of the time of the selection of each winner. Awarding of a prize is subject to verification of a potential winner's eligibility and full compliance with these Official Rules, in the sole discretion of the Sponsor. 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 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 of Eligibility 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 an alternate winner may be randomly selected from among all remaining eligible entries. Up to three (3) alternate drawings will be conducted for each unawarded prize, after which the prize will remain unawarded. An attempt to contact each Winner will be made via email within ten (10) days of that Winner being selected for a prize. Gift card prizes will be sent via email to the address provided by the Winner when he/she initially entered this Promotion within ten (10) days of receipt of confirmation of eligibility as described in these Official Rules. Prizes which are not gift cards will be sent via regular mail to the physical address provided by the Winner when he/she initially entered this Promotion within ten (10) days of receipt of confirmation of eligibility as described in these Official Rules. Winners will not be required to pay any costs in order to receive their prize. Winners do not need to be physically present when the drawing occurs in order to be eligible for or to win a prize. No winner will be required to purchase any goods or services, pay any money, or submit to a sales promotion effort in order to receive any prize.

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 THE CHANCES OF SOMEONE WHO PURCHASES SOMETHING. IT IS ILLEGAL TO GIVE ANY ADVANTAGE TO BUYERS IN A SWEEPSTAKES. ONLY ONE ENTRY ALLOWED PER PERSON.

6. *General Terms, Releases, and Limitations of Liability.* By entering into the Promotion, entrants agree to these Official Rules and to all decisions of Sponsor, which are final and legally binding in all respects, and further agree 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. All entrants further agree and acknowledge 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 its 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 the allowed number of entries 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 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.

8. *Liability.* As a condition of participating in this Promotion and/or winning a prize, 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 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 (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, 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 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. By entering this Promotion, each Entrant 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. 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 is 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.

10. *Request for Winners List and Official Rules.* For Official Rules and/or the complete Winners List, please send a request to socialmedia@horacemann.com. The complete Winners List will also be available online within 3 business days of the date the last prize winner is selected in accordance with the prize schedule described above at <https://www.horacemann.com/teacher-lounge/giveaways/>.

11. NO PURCHASE NECESSARY; NO PURCHASE OR PAYMENT OF ANY KIND IS NECESSARY TO ENTER OR WIN THIS SWEEPSTAKES.

Sponsor's Mailing Address and Principle Place of Business:

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

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

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 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 prizes won.

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. *Taxes.* Each winner shall bear sole and full responsibility for any taxes in whatever form as may be assessed as a result of winning any prize(s). Winners may be required to complete a W-9 and/or provide their social security number as part of their Affidavit of Eligibility (or at a later date) and as a condition of and prior to receiving any prize(s). By entering this Promotion, all Entrants acknowledge that a 1099 may be issued to winners by the Sponsor and that the awarding of prizes may be reported to the appropriate governmental authority as required by law.

15. *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.