

# SECURITIES AND EXCHANGE COMMISSION

## FORM 4

Statement of changes in beneficial ownership of securities

Filing Date: **2004-08-12** | Period of Report: **2004-08-10**  
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### ISSUER

#### **HORACE MANN EDUCATORS CORP /DE/**

CIK: **850141** | IRS No.: **370911756** | State of Incorporation: **DE** | Fiscal Year End: **1231**  
SIC: **6331** Fire, marine & casualty insurance

Mailing Address

*1 HORACE MANN PLZ  
SPRINGFIELD IL 62715-0001*

Business Address

*1 HORACE MANN PLZ  
SPRINGFIELD IL 62715-0001  
2177892500*

### REPORTING OWNER

#### **CAPARROS ANN M**

CIK: **1247241** | State of Incorporation: **DE** | Fiscal Year End: **1231**  
Type: **4** | Act: **34** | File No.: **001-10890** | Film No.: **04969166**

Mailing Address

*C/O HORACE MANN  
EDUCATORS CORP  
1 HORACE MANN PLAZA  
SPRINGFIELD IL 62715*

Business Address

*C/O HORACE MANN  
EDUCATORS CORP  
1 HORACE MANN PLAZA  
SPRINGFIELD IL 62715  
2177892500*

# FORM 4

## UNITED STATES SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

### OMB APPROVAL

OMB Number: 3235-0287  
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Check this box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. See Instruction 1(b).

### STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934, Section 17(a) of the Public Utility Holding Company Act of 1935 or Section 30(h) of the Investment Company Act of 1940

1. Name and Address of Reporting Person <b>CAPARROS ANN M</b>			2. Issuer Name and Ticker or Trading Symbol <b>HORACE MANN EDUCATORS CORP</b> <b>/DE/ [HMN]</b>			5. Relationship of Reporting Person(s) to Issuer (Check all applicable) ____ Director _____ 10% Owner <input checked="" type="checkbox"/> Officer (give title below) _____ Other (specify below) <b>General Counsel &amp; CCO</b>		
(Last)	(First)	(Middle)	3. Date of Earliest Transaction (Month/Day/Year) <b>08/10/2004</b>			6. Individual or Joint/Group Filing (Check applicable line) <input checked="" type="checkbox"/> Form Filed by One Reporting Person ____ Form Filed by More than One Reporting Person		
1 HORACE MANN PLAZA			4. If Amendment, Date Original Filed(Month/Day/Year)					
(Street) <b>SPRINGFIELD, IL 62715</b>								
(City)	(State)	(Zip)						

**Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned**

1. Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)	2A. Deemed Execution Date, if any (Month/Day/Year)	3. Transaction Code (Instr. 8)		4. Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5)			5. Amount of Securities Beneficially Owned Following Reported Transaction(s) (Instr. 3 and 4)	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Beneficial Ownership (Instr. 4)
			Code	V	Amount	(A) or (D)	Price			
Common Stock	08/10/2004		<u>M</u>		10,000	A	\$11.12	10,000	D	
Common Stock	08/10/2004		<u>S</u>		1,100	D	\$16.9	8,900	D	
Common Stock	08/10/2004		<u>S</u>		700	D	\$16.89	8,200	D	
Common Stock	08/10/2004		<u>S</u>		2,100	D	\$16.87	6,100	D	
Common Stock	08/10/2004		<u>S</u>		800	D	\$16.86	5,300	D	
Common Stock	08/10/2004		<u>S</u>		200	D	\$16.85	5,100	D	
Common Stock	08/10/2004		<u>S</u>		900	D	\$16.84	4,200	D	
Common Stock	08/10/2004		<u>S</u>		100	D	\$16.83	4,100	D	
Common Stock	08/10/2004		<u>S</u>		1,800	D	\$16.82	2,300	D	
Common Stock	08/10/2004		<u>S</u>		2,000	D	\$16.81	300	D	
Common Stock	08/10/2004		<u>S</u>		300	D	\$16.8	0	D	

**Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)**

1. Title of Derivative Security (Instr. 3)	2. Conversion or Exercise Price of Derivative Security	3. Transaction Date (Month/Day/Year)	3A. Deemed Execution Date, if any (Month/Day/Year)	4. Transaction Code (Instr. 8)	5. Number of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4, and 5)	6. Date Exercisable and Expiration Date (Month/Day/Year)	7. Title and Amount of Securities Underlying Derivative Security (Instr. 3 and 4)	8. Price of Derivative Security (Instr. 5)	9. Number of Derivative Securities Beneficially Owned Following Reported Transaction(s) (Instr. 4)	10. Ownership Form of Derivative Security: Direct (D) or Indirect (I) (Instr. 4)	11. Nature of Indirect Beneficial Ownership (Instr. 4)
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				Code	V	(A)	(D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares				
Common Stock	\$11.12 <sup>(1)</sup>	08/10/2004		<u>M</u>			10,000	08/08/1988 <sup>(2)</sup>	03/06/2005	Common Stock	10,000 <sup>(1)</sup>	\$11.12 <sup>(1)</sup>	0	D	

**Explanation of Responses:**

1. This option was previously reported as covering 20,000 shares at an exercise price of \$22.24 per share, but was adjusted to reflect a stock split on December 15, 1997. The remaining shares have been exercised.
2. This option vested in four equal annual installments beginning on March 7, 1995.

**Signatures**

Rhonda R. Armstead, Attorney in Fact for Ann M. Caparros

\*\* Signature of Reporting Person

08/12/2004

Date

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

\* If the form is filed by more than one reporting person, see Instruction 4 (b)(v).

\*\* Intentional misstatements or omissions of facts constitute Federal Criminal Violations See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, see Instruction 6 for procedure.

**Persons who respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB Number.**