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reporting its financial results for the three and six month periods ended June 30, 2003. A copy of the press release is attached as Exhibit 99.1 and is incorporated by reference herein.

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

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

Date: August 4, 2003