Edgar Filing: HORACE MANN EDUCATORS CORP /DE/ - Form 4

HORACE MA Form 4 April 03, 2006	ANN EDUCAT	ORS COF	RP /DE/							
FORM								OMB A	PPROVAL	
	- UNITED	STATES		RITIES A	NOMB Number:	3235-0287				
Check this box if no longer subject to Section 16. SECURITIES								Estimated burden hou response	urs per	
(Print or Type Re	sponses)									
LOWER LOUIS G II Symbol HOR				er Name an o CE MAN /DE/ [HN	N EDUC	-	5. Relationship of Reporting Person(s) to Issuer (Check all applicable)			
(Mont				of Earliest T Day/Year) 2006	ransaction		below)	tor 10% Owner er (give title Other (specify below) President & CEO		
				(Month/Day/Year) Applicable Line) _X_ Form filed by				oint/Group Filing(Check One Reporting Person More than One Reporting		
SPRINGFIEL	LD, IL 02/15						Person			
(City)	(State)	(Zip)	Tab	le I - Non-l	Derivative	Securities A	Acquired, Disposed o	of, or Beneficia	lly Owned	
	Transaction Date Month/Day/Year)		Date, if	3. Transactio Code (Instr. 8) Code V	Disposed (Instr. 3, 4	(A) or of (D)	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)	
Reminder: Repor	t on a separate line	e for each cl	ass of sec	urities bene	ficially ow	ned directly	or indirectly.			
T					Perso	ons who re nation con	spond to the colle tained in this form	are not	SEC 1474 (9-02)	

required to respond unless the form displays a currently valid OMB control number.

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

1. Title of	2.	3. Transaction Date	3A. Deemed	4.	5. Number of	6. Date Exercisable and Expiration	7. Title and Amo
Derivative	Conversion	(Month/Day/Year)	Execution Date, if	Transacti	orDerivative	Date	Underlying Secu
Security	or Exercise		any	Code	Securities	(Month/Day/Year)	(Instr. 3 and 4)

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(Instr. 3)	Price of Derivative Security		(Month/Day/Year)	(Instr. 8	8)	Acquired (A Disposed of (Instr. 3, 4, 5)	f (D)				
				Code	v	(A)	(D)	Date Exercisable	Expiration Date	Title	An Nu Sha
Phantom Stock Units	\$ 0 <u>(1)</u>	03/30/2006		А		313.399		08/08/1988 <u>(2)</u>	08/08/1988 <u>(2)</u>	Common Stock	31

Reporting Owners

Reporting Owner Name / Address	Relationships							
I O	Director	10% Owner	Officer	Other				
LOWER LOUIS G II 1 HORACE MANN PLAZA SPRINGFIELD, IL 62715	Х		President & CEO					
Cianaturaa								

Signatures

Rhonda R. Armstead, Attorney in Fact for Louis G. Lower II

**Signature of Reporting Person

Explanation of Responses:

- 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).
- (1) One-for-one.

The phantom stock units are estimated based on the market price of Horace Mann Educators Corporation Common Stock are are acquired (2) under the Horace Mann Educators Corporation Deferred Compensation Plan for employees which are to be settled 100% in cash on the earlier of the reporting person's retirement date, termination date or a date certain.

04/03/2006

Date

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, see Instruction 6 for procedure. Potential persons who are to respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB number.