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MELONE JOSE	EPH J									
Form 4	•									
January 05, 2009										
FORM 4 UNITED STATES SECURITIES AND EXCHANGE COMMISSION								N OMB	PPROVAL 3235-0287	
Check this box Washington, D.C. 20549							Number: Expires:	January 31,		
if no longer		AENT OI	ГСНАР	CHANCES IN DENEELCIAL OWNEDSHID OF					2005	
subject to Section 16. Form 4 or								Estimated burden hou response		
Form 5 obligations may continue <i>See</i> Instructio 1(b).	Section 17((a) of the l	Public U	Jtility Ho	lding Cor		nge Act of 1934, of 1935 or Secti 940	·	. 0.3	
(Print or Type Resp	onses)									
1. Name and Address of Reporting Person <u>*</u> MELONE JOSEPH J			2. Issuer Name and Ticker or Trading Symbol			5. Relationship of Reporting Person(s) to Issuer (Check all applicable)				
	HORACE MANN EDUCATORS CORP /DE/ [HMN]									
(Last) (First) (Middle) 1290 AVENUE OF THE AMERICAS			3. Date of Earliest Transaction (Month/Day/Year) 12/31/2008				X_ Director10% Owner Officer (give titleOther (specify below) below)			
				led(Month/Day/Year) Applicable Line)				pint/Group Filing(Check Dne Reporting Person		
NEW YORK, N	NY 10104						Form filed by Person	More than One R	eporting	
(City)	(State)	(Zip)	Tab	ole I - Non-	Derivative	Securities A	Acquired, Disposed	of, or Beneficia	lly Owned	
		action Date 2A. Deem Day/Year) Execution any		Date, if TransactionAc		ies (A) or of (D)	Securities F Beneficially (1	6. OwnershipForm: Direct(D) or Indirect		
		(Month/Da	ay/Year)	(Instr. 8)	(Instr. 3, 4		Owned Following Reported	(I) (Instr. 4)	Ownership (Instr. 4)	
						(A) or	Transaction(s)			
				Code V	Amount	(D) Price	(Instr. 3 and 4)			
Reminder: Report o	on a separate line	e for each cl	ass of sec	urities bene	•	-	•			
					inforn requir	nation cont red to response ays a current	spond to the colle tained in this forn ond unless the fo ntly valid OMB co	n are not rm	SEC 1474 (9-02)	
	Tab					posed of, or convertible	Beneficially Owned securities)	d		

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

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Security (Instr. 3)	or Exercise Price of Derivative Security		any (Month/Day/Year)	Code (Instr. 8)		Acquired (A) or Disposed of (D) (Instr. 3, 4, and		(Instr. 3 and 4)	
				Code V	(A) (D)	Date Exercisable	Expiration Date	Title	An Nu Sha
Phantom Stock Units	\$ 0 <u>(1)</u>	12/31/2008		А	354.201	08/08/1988 <u>(2)</u>	08/08/1988 <u>(2)</u>	Common Stock	35

Reporting Owners

Reporting Owner Name / Address	Relationships				
	Director	10% Owner	Officer	Other	
MELONE JOSEPH J 1290 AVENUE OF THE AMERICAS NEW YORK, NY 10104	Х				
Signatures					
Ann M. Caparros, Attorney in Fact for . Melone		01/05/2009			
<u>**</u> Signature of Reporting Person			Date		

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.

(2) The phantom stock units are estimated based on the market price of Horace Mann Educators Corporation Common Stock and are to be settled in Common Stock pursuant to the Horace Mann Educators Corporation Deferred Equity Compensation Plan for Directors.

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.