April 2019

At CNO Financial Group, we are committed to positively impacting our communities, our associates and our customers by supporting nonprofit organizations that address the health and financial wellness of middle-income Americans.

In 2018, our philanthropic efforts totaled more than $2.4 million in community impact to the neighborhoods where we live and work. Additionally, over 1,600 associates from our offices in Carmel (Ind.), Chicago and Philadelphia contributed more than 11,200 hours of service to their communities, benefiting 200 different community organizations.

Following are additional highlights from our 2018 CNO community events:

• The CNO Financial Indianapolis Monumental Marathon set a new event record with 4,568 marathon finishers. To further our commitment to health and wellness among our associates and in the Indianapolis community, we’re excited to extend our title sponsorship of the marathon through 2020.

• CNO and Bankers Life helped raise $360,000 for the Alzheimer’s Association® through Bankers Life Forget Me Not Days® fundraising, corporate donations and Walk to End Alzheimer’s teams. Since 2003, we’ve helped raise more than $5 million to fund Alzheimer’s care, support and research programs.

• During the Washington National Comfort Care Kit event, hundreds of associates made more than 200 blankets and filled tote bags with items for patients receiving chemotherapy at treatment centers affiliated with the American Cancer Society in central Indiana.

• During the holiday season, 250 CNO associates created 4,608 meal kits, helping feed 27,500+ Hoosiers in need through the Million Meal Movement® project.

Learn more about CNO’s 2018 total community impact through the inspiring stories on the following pages of this report.

Best,

Rocco Tarasi
Chief Marketing Officer
CNO Financial Group, Inc.
About CNO Financial

Middle-Income America’s Valued Financial Security Partner

CNO Financial is a holding company that provides health insurance, life insurance, and retirement solutions to middle-income Americans through its family of insurance brands: Bankers Life, Colonial Penn and Washington National. At CNO, we’re always looking forward—to the security and stability we create for our customers, and the growth we create within our own company.
About CNO Financial

OUR BRANDS

**Bankers Life**

With a history dating back to 1879, Bankers Life offers a broad selection of life and health insurance products designed especially for Americans who are near or in retirement. Dedicated agents meet customers in their homes and present products and services “across the kitchen table.” The size of our agent force is among the very top in the nation, with approximately 4,200 average producing career agents across more than 260 U.S. sales offices.

**Colonial Penn**

Colonial Penn is a pioneer in designing life insurance products for mature Americans. For nearly 60 years, customers have turned to Colonial Penn through mail, online and by phone to buy simple, affordable term and whole life insurance.

**Washington National**

Washington National is a leading provider of supplemental health and life insurance, helping protect middle-income Americans from the financial hardship that comes with critical illnesses, accidents and loss of life. For more than 100 years, Washington National has helped customers make informed decisions from the comfort of their homes or at the workplace.

**40|86 Advisors**

40|86 Advisors, Inc. is a fixed income investment advisor. The firm had approximately $24 billion in assets under management as of December 31, 2018, including public corporate debt securities, taxable municipal bonds, emerging market securities, high-yield bonds and mortgage-related securities.

OUR CUSTOMERS

- **3.5 million policies**

  CNO Financial’s insurance companies provide more than 3.5 million policies to middle-income working Americans and retirees.

OUR ASSOCIATES

- **3,300 associates**

  We employ approximately 3,300 full-time associates. More than 1,300 work in Indiana, the home of our headquarters.

OUR CORPORATE LOCATIONS

- **Carmel, Ind.**
  Home to CNO headquarters, Washington National and 40|86 Advisors
  CNO Financial is one of the 10 largest public companies in the state of Indiana.

- **Chicago, Ill.**
  Home to Bankers Life

- **Philadelphia, Pa.**
  Home to Colonial Penn
Our Community Commitment

CNO Financial supports our communities, our associates and our customers through nonprofit organizations that address the health and financial wellness of middle-income Americans.
In 2018, the value of all of our philanthropic efforts was more than $2.4 million in total community impact to the neighborhoods where we live and work.

CNO Financial, our associates and insurance producers donated $2.2 million to our partner organizations, and our associates and insurance producers raised more than $200,000 through their participation in community fundraising.

More than 1,600 associates volunteered over 11,200 hours to community service, including donating their time to our CNO Afternoon of Service projects in Chicago, Indianapolis and Philadelphia.
CNO Financial associates participated in 25 community programs and more than 40 events throughout 2018, including the following.

<table>
<thead>
<tr>
<th>Month</th>
<th>Event</th>
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<tbody>
<tr>
<td>February</td>
<td>American Red Cross blood drive</td>
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<tr>
<td>March</td>
<td>Alzheimer’s Awareness Night at Bankers Life Fieldhouse</td>
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<tr>
<td>April</td>
<td>CNO Community Spirit Awards</td>
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<tr>
<td></td>
<td>Washington National Comfort Care Kit project benefiting the American Cancer Society</td>
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<tr>
<td>June</td>
<td>Bankers Life Forget Me Not Days</td>
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<td>Jefferson Awards Foundation National Ceremony</td>
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<tr>
<td>September</td>
<td>United Way annual giving campaign</td>
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<td></td>
<td>CNO Afternoon of Service for United Way</td>
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<td>Pacers FanJam at Bankers Life Fieldhouse</td>
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<tr>
<td>October</td>
<td>Pacers Foundation 3-point shot check presentation on opening night</td>
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<tr>
<td></td>
<td>Alzheimer’s Association Walk to End Alzheimer’s</td>
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<tr>
<td>November</td>
<td>CNO Financial Indianapolis Monumental Marathon</td>
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<tr>
<td>December</td>
<td>Community Holiday Giving programs</td>
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COMMUNITY BOARD LEADERSHIP IN 2018

CNO leaders gave back to their communities by serving on the boards of local and national nonprofit organizations and chambers of commerce, including:

- Alzheimer’s Association National Board
- Alzheimer’s Association of Greater Illinois
- Alzheimer’s Association of Greater Indiana
- American Cancer Society, Lakeshore Division
- American Red Cross of Central Indiana
- Better Business Bureau Chicago
- Beyond Monumental
- CICOA Aging & In-Home Solutions
- Children’s Scholarship Fund Philadelphia
- Indiana Chamber of Commerce
- Indiana Sports Corporation
- Indiana Women in Need Foundation
- Indianapolis Chamber of Commerce
- Jefferson Awards Foundation
- Julian Center
- Meals on Wheels Chicago
- Pacers Foundation
- St. Vincent Foundation
- Starfish Initiative
- WFYI Public Media

From our executive leadership group to our individual associates, CNO Financial is committed to making service in our communities part of our culture. In fact, our employee volunteer program, Team CNO, has provided opportunities for associate community engagement for nearly 20 years.

Executive Philanthropic Committee

The Executive Philanthropic Committee is composed of senior leaders who shape CNO’s philanthropic strategy.

Philanthropy Liaisons

In each of CNO’s three corporate office locations, two associates serve as philanthropy liaisons to chair community service projects and lead volunteer committees of their peers.

Team CNO Philanthropy Program

Our associate volunteer program engages our people to give back to their communities through volunteer service and charitable donations.
CNO Financial was named among the World’s Best Employers of 2018 by Forbes Magazine. CNO earned the accolade in the Mid-size Employer category, which recognizes 500 companies throughout the world with 1,000 to 5,000 employees. In compiling its list, Forbes gathered anonymous feedback from employees who shared how likely they would be to recommend their employer to others.

CNO Financial was named among America’s Best Employers of 2018 by Forbes Magazine. CNO earned the accolade in the Mid-size Employer category, which recognizes U.S. companies with 1,000 to 5,000 employees.

In 2018, CNO Financial was honored with the Best Employers for Healthy Lifestyles® Platinum award. This award recognizes CNO for providing one of the best workforce health and employee well-being programs in the nation. This marks the fifth year that CNO has received a Best Employers for Healthy Lifestyles award and the fourth consecutive year as a Platinum award winner.

Again in 2018, CNO Financial was recognized as one of the Healthiest 100 Workplaces in America. This is the fifth year that CNO Financial has been honored for its commitment to employee health and for achieving exceptional and sustainable success through a broad range of corporate well-being programs and employee well-being initiatives.

CNO Financial Group is proud to have met American Heart Association (AHA) criteria for Gold recognition in the AHA’s Workplace Health Achievement Index.

In 2018, for the seventh consecutive year, Bankers Life was recognized in Training magazine’s Top 125 for having one of the world’s best employee training and development programs.
Promoting Health and Financial Wellness

CNO Financial believes in standing up for health and financial wellness for our customers, our associates and our neighbors.
Forget Me Not Days®, the annual fundraising event held in cities throughout the U.S. in June, raised just over $188,000 in public donations, including over $18,000 in peer-to-peer online fundraising and over $14,000 in direct payroll deductions from CNO Financial associates. In addition, Bankers Life and CNO Financial Group, recognized the Alzheimer’s Association with a $150,000 donation to support the Association’s national mission and chapter programs. Since 2003, we’ve helped raise more than $5 million for Alzheimer’s care, support and research programs.

In exchange for donations, individuals received packets of Forget-Me-Not flower seeds to plant in honor of families facing Alzheimer’s disease.

CNO Financial and Bankers Life also support the Alzheimer’s Association Walk to End Alzheimer’s® through the efforts of corporate teams in Chicago, Indianapolis and Philadelphia.

$360,000 in collections and corporate donations in 2018
The Bankers Life Center for a Secure Retirement is the company’s research and consumer education program. Its studies and consumer awareness campaigns help advocate for the financial wellness of middle-income retirees and pre-retirees by contributing to the national conversation on retirement.

Center for a Secure Retirement research insights are shared via national, local and trade media outlets, including:

- U.S. News & World Report
- USA Today
- FOX Business
- Yahoo! Finance
- Time.com
- MarketWatch
- PlanAdviser

Read all of the retirement insights at BankersLife.com
Washington National is proud to support the American Cancer Society and its mission to save lives, celebrate lives and lead the fight for a world without cancer.

In 2018, CNO and Washington National associates gathered for the assembly of Washington National Comfort Care Kits. During the event, more than 200 chemotherapy care kits were created for cancer patients in central Indiana. Each kit included a no-sew blanket, personal care supplies and a handwritten note. Associates then hand-delivered the kits to patients receiving chemotherapy treatment at three Indianapolis hospitals with affiliations to the American Cancer Society.

$50,000 in corporate donations in 2018
Building Stronger Communities

CNO Financial believes in building stronger communities for our customers, our associates and our neighbors.
The 11th annual CNO Financial Group Indianapolis Monumental Marathon was held in downtown Indianapolis in the fall of 2018. This was the third year of CNO’s title sponsorship of the marathon and its additional races.

A top 20 national marathon, the CNO Financial Indianapolis Monumental Marathon is held annually in November. It delivers a world-class race experience for all ages and showcases the very best of Indianapolis to Hoosiers and visitors alike. Sponsorship of this event firmly complements our corporate commitment to health, wellness and the central Indiana community.
The 2018 CNO Financial Indianapolis Monumental Marathon featured its seventh consecutive sellout and set a new event record with 4,568 marathon finishers, making it the 15th largest U.S. marathon in 2018. Including the marathon, half marathon and 5K, the number of finishers surpassed 15,000, with participants from 50 states and 50 countries.

Over 460 CNO Financial associates, family members and friends ran or volunteered during race weekend.

### APEX Monumental Challenge
In partnership with race organizer Beyond Monumental, CNO supported Indianapolis Public School youth programming in 2018. Content focused on ways to achieve a healthy lifestyle through exercise and food selections.
Since 1999, CNO Financial has been a proud supporter of the Pacers Foundation and its mission to motivate and inspire Indiana’s at-risk youth toward academic success and civic responsibility. With every 3-point shot that the Indiana Pacers make during the regular season at Bankers Life Fieldhouse, CNO donates $50 to the Pacers Foundation.

Nearly $300,000 donated to the Pacers Foundation over the past 19 seasons

CNO Financial and Bankers Life are proud to be a part of the Indianapolis community as the naming sponsor of Bankers Life Fieldhouse, a relationship we have had for nearly 20 years. Close to 2 million guests per year visit the venue to watch the NBA’s Indiana Pacers, the WNBA’s Indiana Fever, and concerts and other world-class entertainment events.

Its iconic stature in downtown Indianapolis, along with its ability to offer the latest in fan amenities, makes Bankers Life Fieldhouse one of the premier facilities in the country.
In September and October 2018, over **330 Team CNO associate volunteers** headed out to four different CNO Afternoon of Service events held in our three corporate locations. These projects delivered over **1,300 hours of Team CNO community service**.

In Chicago, associates sorted through donated produce at the Greater Chicago Food Depository. In Indianapolis, associates either assembled meal kits at Gleaners Food Bank of Indiana or beautified the grounds of Jameson Camp. Finally, in Philadelphia, associate volunteers painted or assembled hygiene kits at Veterans Multi-Service Center.
Annually, we honor **associates who make an extraordinary social impact in their communities**, demonstrate strategic involvement and dedication to getting results, and maintain a compelling and enduring commitment to the agencies they support. Each year, we select one associate to represent our company at the Jefferson Award Foundation national awards ceremony held in Washington, D.C.

Since 2010, we have awarded **$180,000** to organizations where our associates volunteer their time and talent.

**Award of Excellence**
$10,000 grant from CNO to the nonprofit organization
» Joseph Jackson, Chicago, on behalf of the Chicagoland Autism Connection

**Award of High Achievement**
$5,000 grant from CNO to the nonprofit organization
» Nancy Sweet, Carmel, on behalf of Indiana Women in Need

**Awards of Merit**
$1,000 grant from CNO to the nonprofit organization
» David Dennie, Carmel, Joseph Maley Foundation
» Letitia Koch, Carmel, Special Olympics of Hancock County, Indiana
» Jason Rudd, Carmel, Kiwanis Club of Carmel
» Kathleen Ward, Chicago, Humane Society (Scott County, Indiana)
» Sandra Williams, Carmel, Gleaner’s Food Bank
Additional Community Partners

**American Red Cross**

In 2018, CNO Financial supported the American Red Cross through a blood drive held at our Carmel, Ind., corporate location. Additionally, 45 CNO associates volunteered with American Red Cross to answer the incoming calls from Indiana flood victims in March of 2018, helping more than 250 households.

**Meals on Wheels Chicago**

Meals on Wheels Chicago is committed to the belief that all individuals have the right to live independently, with dignity, in their own homes. The organization works to reduce the number of homebound seniors and individuals with disabilities in need. In addition to year-round fundraising and volunteering, CNO Financial subsidiary Bankers Life is a proud sponsor of Meals on Wheels Chicago’s annual Celebrity Chef Ball, one of Chicago’s longest-running culinary fundraisers.

**United Way**

CNO Financial is proud to partner with the United Way and its local agencies in the communities where we live and work to help people learn more, earn more and lead safe and healthy lives.

Associates pledged or donated nearly $325,000 during the 2018 giving campaign. Our contribution will be utilized by the United Way and charity partners in central Indiana, Chicagoland and greater Philadelphia.

**Indiana Sports Corp**

CNO Financial supports the Indiana Sports Corp in its mission to inspire and advance Indiana communities through sports. A host to world-class sporting events, the Indiana Sports Corp seeks to drive economic growth and civic pride for the state.

**WFYI**

CNO Financial is a member of the WFYI Mission Society. Our support helps WFYI inspire the best in our Indianapolis community by sharing stories and connecting people through educational, informational and cultural services and entertainment and community outreach events and activities.
Thank you for your interest in CNO Financial Group’s annual giving and volunteerism efforts that support the health and financial wellness of our communities, our associates and our customers.

We welcome your feedback and questions at TeamCNO@CNOinc.com