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Andrews Paul Form 4	D								
January 05, 20)09								
FORM	4								PPROVAL
	UNITED	STATES		RITIES A shingtor			E COMMISSIO	N OMB Number:	3235-0287
Check this if no longe subject to Section 16. Form 4 or	r STATEN	STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF SECURITIES							
Form 5 obligations may contin <i>See</i> Instruc 1(b).	ue. Section 17(a) of the l	Public U		lding Co				
(Print or Type Re	esponses)								
1. Name and Address of Reporting Person <u>*</u> Andrews Paul D			Symbol	er Name an CF MAN		-	5. Relationship of Reporting Person(s) to Issuer		
			HORACE MANN EDUCATORS CORP /DE/ [HMN]				(Check all applicable)		
(Last) (First) (Middle) 1 HORACE MANN PLAZA			3. Date of Earliest Transaction(Month/Day/Year)12/31/2008			Director 10% Owner X Officer (give title Other (specify below) below) Senior Vice President			
(Street)			4. If Amendment, Date Original Filed(Month/Day/Year)			 6. Individual or Joint/Group Filing(Check Applicable Line) _X_ Form filed by One Reporting Person Form filed by More than One Reporting 			
SPRINGFIEL	LD, IL 62/15						Person		
(City)	(State)	(Zip)	Tab	ole I - Non-	Derivativo	e Securities A	Acquired, Disposed	of, or Beneficia	lly Owned
	. Transaction Date Month/Day/Year)	2A. Deemo Execution any (Month/Da	Date, if	3. Transactio Code (Instr. 8)	4. Securi onAcquirec Disposec (Instr. 3,	l (A) or l of (D)	5. Amount of Securities Beneficially Owned Following Reported Transaction(s)	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Beneficial Ownership (Instr. 4)
					Amount	(D) Price			
Reminder: Repor	rt on a separate line	for each cl	ass of sec	urities bene	-	-	-		
					infor requi	mation con red to resp ays a curre	spond to the colle tained in this forn ond unless the fo ntly valid OMB co	n are not rm	SEC 1474 (9-02)

 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 Amour
Derivative	Conversion	(Month/Day/Year)	Execution Date, if	Transacti	orDerivative	Date	Underlying Securit
Security	or Exercise		any	Code	Securities	(Month/Day/Year)	(Instr. 3 and 4)

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(Instr. 3)	Price of Derivative Security	(Mor	nth/Day/Year)	(Instr. 8	,	Acquired (or Dispose (D) (Instr. 3, 4 and 5)	d of				
				Code	v	(A)	(D)	Date Exercisable	Expiration Date	Title	Amo or Num of Sh
Phantom Stock Units	\$ 0 <u>(1)</u>	12/31/2008		А		58.514		08/08/1988 <u>(2)</u>	08/08/1988 <u>(2)</u>	Common Stock	58.

Reporting Owners

Reporting Owner Name / Address	Relationships						
Reporting O wher I tune / I ture os	Director	10% Owner	Officer	Other			
Andrews Paul D 1 HORACE MANN PLAZA SPRINGFIELD, IL 62715			Senior Vice President				
Signatures							
Ann M. Conorros Attornay in	Foot for D	Doul D					

Ann M. Caparros, Attorney in Fact for Paul D. Andrews	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.

The phantom stock units are estimated based on the market price of Horace Mann Educators Corporation Common Stock and are

(2) acquired under the Horace Mann Educators Corporation Deferred Compessation 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.

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.