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FUTRELL N	MARY H										
Form 4	2006										
January 04,									OMB A	PPROVAL	
FORM 4 UNITED STATES SECURITIES AND EXCHANGE COMMISSION Washington, D.C. 20549								N OMB	3235-0287		
Check th	nis box		vva	istington	, D.C	20549			Number:	January 31,	
if no lon subject to Section 7 Form 4 c	IENT OF	F CHANGES IN BENEFICIAL OWNERSHIP O SECURITIES					WNERSHIP OF	Estimated burden hou	Expires: 2005 Estimated average burden hours per response 0.5		
Form 5 obligations may continue. See Instruction 1(b). Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934, Section 17(a) of the Public Utility Holding Company Act of 1935 or Section 30(h) of the Investment Company Act of 1940											
(Print or Type	Responses)										
1. Name and A FUTRELL		2. Issuer Name and Ticker or Trading Symbol			-	5. Relationship of Reporting Person(s) to Issuer					
			HORACE MANN EDUCATORS CORP /DE/ [HMN]				(Check all applicable)				
(Last) (First) (Middle)			3. Date of Earliest Transaction (Month/Day/Year) 12/30/2005			X_ Director 10% Owner Officer (give title Other (specify below) below)					
5927 NORHAM DRIVE											
(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				
	ORIA, VA 22315							Form filed by Person	More than One R	eporting	
(City)	(State)	(Zip)	Tab	ole I - Non-l	Derivati	ve Securit	ies A	cquired, Disposed	of, or Beneficia	lly Owned	
1.Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)	2A. Deemee Execution I any (Month/Day	Date, if	3. Transactio Code (Instr. 8)	Dispose (Instr. 3	ed (A) or ed of (D) 3, 4 and 5) (A) or		Securities Beneficially Owned	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Beneficial Ownership (Instr. 4)	
Reminder: Rer	port on a separate line	e for each cla	ss of sec	Code V		. ,	Price				
Achimider, Rej	ore on a sopurate mit				Pers info requ disp	sons who rmation o uired to r	o res cont respo	spond to the colle ained in this form 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.	6. Date Exercisable and Expiration	7. Title and Amount of
Derivative	Conversion	(Month/Day/Year)	Execution Date, if	Transaction	onNumber	Date	Underlying Securities
Security	or Exercise		any	Code	of	(Month/Day/Year)	(Instr. 3 and 4)

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(Instr. 3)	Price of Derivative Security	(Month/Day/Year)	(Instr. 8)	Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4, and 5)				
			Code V	(A) (D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares
Phantom Stock Units	\$ 0 <u>(1)</u>	12/30/2005	А	57	08/08/1988 <u>(2)</u>	08/08/1988 <u>(2)</u>	Common Stock	57

Reporting Owners

Reporting Owner Name / Address				
1	Director	10% Owner	Officer	Other
FUTRELL MARY H 5927 NORHAM DRIVE ALEXANDRIA, VA 22315	Х			
Signatures				
Rhonda R. Armstead, Attorney Futrell		01/04/2006		
<u>**</u> Signature of Reporti		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 Director Stock Plan which are to be settled in Common Stock upon the reporting person's resignation from the Board of 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.