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REYNOLDS Form 4 January 04, 2	DOUGLAS W								
FORM			CECU					-	PPROVAL
	UNITED	STATES		RITIES A shington			COMMISSIO	N OMB Number:	3235-0287
Check thi if no long subject to Section 1 Form 4 or	6.	1ENT OI	F CHANGES IN BENEFICIAL OWNERSHIP OF SECURITIES					Expires: Estimated burden hou response	urs per
Form 5 obligation may conti <i>See</i> Instru 1(b).	inue. Section 17(a) of the l	Public U	Itility Hol	ding Con		nge Act of 1934, of 1935 or Secti 940		
(Print or Type R	Responses)								
1. Name and A REYNOLDS		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) 1 HORACE	Middle)	3. Date of Earliest Transaction (Month/Day/Year) 12/30/2005			Director 10% Owner X_ Officer (give title Other (specify below) below) Executive Vice President				
	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					
SPRINGFIE	ELD, IL 62715							More than One R	
(City)	(State)	(Zip)	Tab	ole I - Non-l	Derivative	Securities A	Acquired, Disposed	of, or Beneficia	lly Owned
	2. Transaction Date (Month/Day/Year)	Execution any	Date, if	3. Transactio Code (Instr. 8) Code V		(A) or of (D)	5. Amount of 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: Rep	ort on a separate line	for each cl	ass of sec	urities bene	ficially owr	ned directly	or indirectly.		
					Perso inform requir	ns who res ation cont ed to resp ys a curre	spond to the colle tained in this form ond unless the fo ntly valid OMB co	n are not orm	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	((Month/Day/Year)	(Instr. 8	Acquired (or Dispose (D) (Instr. 3, 4 and 5)	ed of				
				Code	7 (A)	(D)	Date Exercisable	Expiration Date	Title	Amc or Num of Sł
Phantom Stock Units	\$ 0 <u>(1)</u>	12/30/2005		А	68.797		08/08/1988 <u>(2)</u>	08/08/1988 <u>(2)</u>	Common Stock	68.′

Reporting Owners

Reporting Owner Name / Address			Relationships	
1 8	Director	10% Owner	Officer	Other
REYNOLDS DOUGLAS W 1 HORACE MANN PLAZA SPRINGFIELD, IL 62715			Executive Vice President	

Signatures

Rhonda R. Armstead, Attorney in Fact for Douglas W. Reynolds

**Signature of Reporting Person

01/04/2006 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 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.

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.