

Health and Safety Policy

At CNO, we are committed to the health and safety of our associates, agents, customers and partners. Out of respect for every associate, we make it a priority to maintain a safe and healthy workplace with appropriate precautions across all our corporate and branch office locations.

We comply with the Occupational Safety and Health Act (OSHA) of 1970 and all other relevant codes and regulations. All our associates play an important role in supporting the health and safety for all our CNO colleagues and in adhering to safe work practices and procedures established by CNO. Our leadership team actively supports and encourages participation by all associates in safety initiatives.

We help manage and reduce risks through various initiatives and programs including, but not limited to:

- **Monitoring the COVID-19 Landscape**

- To address pandemic-related concerns, our steering committee meets regularly and closely monitors and reacts to the ever-changing COVID-19 landscape, keeping focused on the continued health and safety of our associates, agents and customers. This includes guidelines for face coverings, vaccinations and physical distancing, among others. These safeguards and all updates and guidelines are based on state, local and federal requirements, as well as recommendations from the Centers for Disease Control and Prevention (CDC) and OSHA and are updated regularly to reflect changing guidelines. CNO continues to monitor the situation and adjust our approach as necessary.

- **Responding to and Preparing for Emergency-Related Scenarios**

- We have procedures in place and are prepared for a variety of emergency scenarios to keep our associates safe in the workplace. These include conducting yearly fire drills and preparing for weather-related events. Only under the most adverse or emergency conditions will associates be evacuated, relocated or confined.

- **Keeping Our Workplace Safe and Secure**

- Our corporate offices are equipped with Automated External Defibrillators (AED).
- All our associates undergo workplace violence prevention training.
- CNO associates must also remain free from the influence of drugs, alcohol or any other substance that could potentially impair their ability to work safely and effectively while conducting business. This applies regardless of whether the associate is on a CNO campus or working elsewhere on behalf of the company.

- **Focusing on the Health and Well-Being of Our Associates**

- Access to Well-being Programs: All associates have access to CNO's award-winning well-being program, which includes free access to fitness, nutrition, ergonomic and health coaching programs. Associates, spouses and domestic partners on the CNO medical plan can earn well-being incentives for their Health Savings Account.
- Ergonomics Program: CNO offers free ergonomics and worksite physical therapy programs for all associates. Home ergonomic surveys and virtual assessments are also available for optimal comfort wherever your workstation may be.