

Human Rights Statement

CNO is committed to supporting and respecting the protection of internationally recognized human rights and in preventing human rights abuses. We believe in treating all stakeholders fairly, equitably and professionally. Holding ourselves to the highest standards of integrity supports our mission to secure the future of middle-income America. Our values and our Code of Conduct provide a guide and set forth the expectations for our behavior and decision-making. Our Code of Conduct also lays the foundation for how we work together in a respectful, transparent and fair environment.

Our policies, practices and community programs support our belief that every person should be treated with respect and dignity and is entitled to the basic internationally recognized human rights as outlined in the United Nations Universal Declaration of Human Rights. CNO also endeavors to respect the United Nations Guiding Principles on Business and Human Rights, the United Nations Universal Declaration of Human Rights, the OECD Guidelines for Multinational Enterprise, and the International Labor Organization's Declaration on Fundamental Principles and Rights at Work.

This Human Rights Statement applies to all company operations, regardless of geographic location.

SUPPLIERS

We seek to align ourselves with suppliers and partners who share our standards and expectations for business conduct. Our Vendor Code of Conduct establishes our expectations for our suppliers and requires all vendors to respect the dignity and human rights of all workers and to commit to fair employment and labor practices. Our supply chain predominantly includes the sourcing of services principally from business and professional organizations. We therefore believe that there is limited risk of slavery and human trafficking taking place in our supply chains.

Notwithstanding this, we are committed to preventing modern slavery or human trafficking from taking place in our supply chain or in any part of our business. We perform due diligence with key vendors and suppliers to verify that our business partners also have established and documented professional ethics and integrity programs. To monitor potential risk areas in our supply chains, we have deployed standard tools and processes to vet existing and new suppliers for negative news, litigation, regulatory enforcement actions and other adverse conduct.

In addition, we have systems in place, including an Ethics/Whistleblower hotline, to encourage the CNO community to report any concerns.

EMPLOYEES

At CNO, we aim to cultivate a workplace culture that encourages, supports, celebrates, and values the varied voices and backgrounds of our associates. We provide our associates with a safe and healthy workplace that meets or exceeds applicable standards. We are committed to the protection of the rights of all associates including minority groups and women. We do not tolerate discrimination, intimidation, harassment, bullying or retaliation in the workplace. We comply with all applicable laws pertaining to fair employment practices, including freedom of association and collective bargaining. We do not utilize child labor or any form of forced or compulsory labor, and abide by all laws prohibiting human trafficking and slavery.

EQUAL OPPORTUNITY AND PAY

CNO is committed to paying its associates a fair and living wage. We compensate our associates competitively relative to industry peers and local labor markets. We comply with all applicable wage, work hours, overtime and benefit laws. CNO is firmly committed to equal employment opportunity for all individuals. We make employment decisions (including hiring, promotion, demotion, firing and treatment during employment, along with rates of pay or other forms of compensation and terms of employment) without regard to age, race, color, religion, gender, gender identity, sexual orientation, marital status, citizenship status, ancestry or national origin, age, disability, military or veteran status, or any other occupationally irrelevant characteristics protected under federal, state or local law.

TRAINING

CNO provides training to support these values in conjunction with our Code of Conduct program. Our Code of Conduct training includes an annual acknowledgement that all employees are required to complete. This includes an acknowledgement that associates know where to locate our Code of Conduct and understand their responsibility to comply.

COMPLIANCE

This Human Rights Statement applies to our company and its suppliers, vendors and partners. We will not tolerate abuse of human rights in our operations, and we are committed to implementing systems and controls to monitor vendors with the goal to prevent violations from taking place in our supply chain. We maintain internal accountability standards and procedures for employees or contractors failing to meet company standards regarding our Code of Conduct, including human rights violations.

All associates are expected to promptly report suspected unethical, illegal, abusive or fraudulent activity by anyone working for or on behalf of CNO.

Associates should report any suspicion or evidence of human rights abuses in our operations or in the operations of our business partners to their supervisor, the [Human Resources Department](#), the [Law Department](#), or through the [Ethics/Whistleblower Hotline](#):

-Email TellCNO@GetInTouch.com

-Call (855) TELL-CNO

-[Ethics Hotline homepage](#)

GRIEVANCE MECHANISMS

CNO supports our associates' right to speak out about matters of public concern. We will not tolerate retaliation, including harassment or change in employment status, against anyone who reports a concern in good faith. Claims of retaliation are taken seriously. Every claim will be investigated and, if substantiated, a retaliator will be disciplined up to and including termination.