

Health and Safety Policy

THE PURPOSE OF THIS POLICY IS TO...

Establish safeguards relating to respiratory illness pursuant to local, state and federal applicable laws and regulations and recommendations from national and world health organizations, and to maintain our focus on the health and safety of our associates, agents, customers and partners.

The health and safety of our associates, agents, customers and partners is our priority. We will continue to monitor and adjust our approach as necessary.

Nothing in this Policy restricts the Company from directing that enhanced protective measures may be applied at any particular office at any time, based on the Company's assessment of any hazards, in its sole discretion.

KEEPING ASSOCIATES SAFE

CNO strongly encourages associates to stay away from the office and should not come in contact with any associate, agent, customer or partner if they are experiencing symptoms of respiratory illness, including but not limited to the following:

- Chest discomfort, chills, cough, decrease in appetite, diarrhea, fatigue (tiredness), fever or feeling feverish, headache, muscle or body aches, new loss of taste or smell, runny or stuffy nose, sneezing, sore throat, vomiting, weakness, wheezing.
- For current information regarding symptoms of respiratory illness, Associates may consult the source for the above symptom list at: www.cdc.gov.

Associates who develop such symptoms should stay home and away from the office. Associates can return to the office when, for at least 24 hours, their symptoms are improving and they have not had a fever without the use of fever-reducing medication.

Because some people may remain contagious after this period, the CDC advises that people should take additional preventive steps for five days after returning to normal activities such as enhancing hygiene practices, wearing a well-fitting mask, keeping a distance from others, and/or getting tested for respiratory viruses. Further information regarding CDC's Respiratory Virus Guidance, including immunization, booster, hygiene, masks, physical distancing, testing and other topics is available to Associates at: www.cdc.gov.

The CDC reminds us that enhanced precautions are especially important to protect those most at risk for severe illness, including those people with weakened immune systems. While not required, employees returning to the office may wear a well-fitting mask or respirator until all symptoms have resolved.

CNO strongly encourages all associates to stay up to date with recommended vaccinations and boosters.

Associates who believe they are at high risk of complications from any respiratory illnesses, including those over the age of 65, may request a formal accommodation by contacting human resources.

LEAVE ARISING FROM RESPIRATORY ILLNESS

Associates who are temporarily unable to work in an office due to respiratory illness under this policy generally may be permitted to work remotely from their residence so long as the Associate concludes their current symptoms do not prevent them from doing so, and with supervisor approval. Associates are unable to work as a result of symptoms from respiratory illness as defined in this policy are required to follow all CNO policies regarding absence and leaves of absence.

CNO will comply with federal, state, or local laws pertaining to time off related to a respiratory illness.

ASSOCIATE SCREENING PROCEDURES

By entering a CNO or affiliate company office, Associates are certifying that they have self-monitored for symptoms of respiratory illness, that they not experiencing such symptoms, and they will abide by the health and safety protocols established by CNO.

Associates should leave the office if they feel ill or start to experience respiratory illness symptoms.

If an Associate tests positive for COVID-19 but does not have symptoms, the CDC recommends taking additional precautions for the next 5 days such as taking additional steps for cleaner air, hygiene, masks, physical distancing, and/or testing when you will be around other people indoors. This is especially important to protect people with factors that increase their risk of severe illness from respiratory viruses.

PERSONAL HYGIENE

Associates should follow current CDC guidance as it relates to personal hygiene including regularly washing their hands with soap or sanitizer and wiping down any equipment they use such as printers/scanners and any other high-touch areas.

OTHER COMMUNICABLE ILLNESSES

CNO strongly encourages associates to stay away from the office and should not come in contact with any associate, agent, customer or partner if they have or suspect they have a communicable illness.

KEEPING ASSOCIATES SAFE IN THE WORKPLACE

CNO encourages any Associate, agent, customer or partner who believes in good faith that any of our respiratory illness policies or practices is not being followed, or where a specific hazard has been identified, to report their concern and/or this information to their immediate supervisor, employee relations or myHR. CNO prohibits retaliation against any individual for reporting such a concern under this policy.

CNO will regularly clean and disinfect all high-touch surfaces and will consult current CDC Guidance in regard to other engineering or administrative controls to mitigate the risk of respiratory illness in the workplace.