



CNO FINANCIAL GROUP



Invested in Middle-Income America

CNO Financial Group is a holding company that provides health and life insurance, as well as retirement solutions, to middle-income Americans through its family of insurance brands: Bankers Life, Colonial Penn and Washington National.

TICKER CNO Financial Group, Inc. is a publicly traded company under the ticker CNO on the New York Stock Exchange (NYSE).

LOCATIONS We are headquartered in Carmel, Indiana. Carmel is home to Washington National and 40|86 Advisors, Chicago is home to Bankers Life and Philadelphia is home to Colonial Penn.

EMPLOYEES We employ approximately 3,400 full-time associates. More than 1,200 work in CNO Financial's headquarters in Carmel, Indiana.

CUSTOMERS CNO Financial's insurance subsidiaries provide more than 3.5 million policies to middle-income working Americans and retirees.

FINANCIAL POSITION CNO Financial is one of the 10 largest public companies in Indiana, with a market capitalization of \$3.5 billion. The company is financially strong and well positioned for continued growth. In 2016, CNO Financial reported:

- \$4.0 billion in revenue and \$263 million in net operating income
- \$2.01 of net income per diluted share, up 45% over the prior year
- 117% total shareholder return over the past four years
- Strong capital position, including \$264 million in holding company liquidity, allowing CNO Financial to withstand periods of market stress

Additionally, CNO Financial Group has earned 13 rating agency upgrades since 2012.

LEADERSHIP CEO Gary Bhojwani and his leadership team bring extensive insurance industry experience, knowledge and perspective to CNO Financial.

RECOGNITION In 2014, we were recognized by *Forbes* as one of America's 50 Most Trustworthy Financial Companies, and we placed second in the 2016 Healthiest 100 Workplaces in America, presented by Springbuck.

COMMUNITY In 2016, our associates volunteered more than 14,000 hours of service to help community organizations across the country.

HISTORY The company's predecessor, Conseco, Inc., was incorporated in 1979, began operations in 1982 and became a public company in 1985. The company re-branded to CNO Financial Group, Inc. in 2010.

THE BRANDS CNO Financial Group provides insurance solutions to middle-income working Americans and retirees through its family of established insurance brands: Bankers Life, Colonial Penn and Washington National.



Bankers Life offers a broad selection of life and health insurance products designed especially for Americans who are near or in retirement. With a history dating back to 1879, Bankers Life's dedicated agents meet customers in their homes and present products and services "across the kitchen table." There are nearly 5,000 Bankers Life insurance agents at over 300 offices across the country.



Colonial Penn is a pioneer in designing life insurance products for mature Americans. For nearly 60 years, customers have turned to Colonial Penn through mail, online and by phone to buy simple, affordable term and whole life insurance.



Washington National has helped protect working Americans from the financial hardship of critical illnesses, accidents and loss of life for more than 100 years. Customers can purchase supplemental health and life insurance products from the comfort of their home or at the worksite through nearly 2,000 producing agents across the country.

Designing a strong future

At CNO Financial Group, we're always looking forward—to the security and stability we help create for our insurance brands' customers, and the growth we create within our own company.

Named one of "America's 50 Most Trustworthy Financial Companies" by *Forbes*.

For more information, visit CNOinc.com.

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