

# Responsible Insurance Sales and Marketing Statement

At CNO, our business is built on trust, and we are committed to operating with the highest levels of integrity. Ethical behavior governs every aspect of our business and underpins our customer relationships.

## SALES PRACTICES

We provide insurance advice and guidance to our customers through a network of career insurance agents and independent partner agents. All insurance agents are required to be licensed in the states in which they do business and to meet regular compliance and training requirements. All agents are held to standards of ethics and fairness. Our Agent Compliance Guidelines outline specific compliance and ethics standards relevant to their roles. Responsible sales practices, including product knowledge and customer suitability, form the core of new insurance agent training.

To ensure that products are appropriate for the consumer, our agents must carefully analyze the customer's financial condition, health, investment objectives and need for insurance products, among other considerations. These suitability and best interest factors are oftentimes subject to a secondary review and approval by sales management. Certain annuity applications are also reviewed by home office subject matter experts. When certain products are sold as a replacement for an existing product, a detailed comparison of features, benefits and costs, including any surrender charges, must be provided.

## MARKETING MATERIALS

Product descriptions are typically shared by our agents and can be accessed on our websites. CNO is committed to marketing our products and services transparently. Our sales materials and product-level communications undergo a rigorous process to ensure they are compliant with all laws and regulations, as well as truthful, fair, clear, accurate, balanced, and not misleading. Our written marketing materials are subject to internal reviews and controls, as well as the standards established by various regulatory entities.

We are committed to providing customers with marketing and product information that is comprehensive, appropriate and easily understood. We use plain language in easily readable fonts and refrain from using small print. We provide clear and correct pricing and disclose the full scope of coverage, including the term, limits, deductibles, any exclusions or exceptions, and all potential costs. We also disclose any product risks. The process for submitting claims is also made known.

## COMPLIANCE

Our career insurance agents are monitored for performance and compliance through local sales management and coaching. To ensure that our agent force is meeting our performance standards, sales management teams conduct regular training through a combination of knowledge-based curriculum, demonstration and supervised role-play. Management also holds regular training programs focused on specific compliance initiatives and updates.

CNO monitors responsible sales practices through:

- Evaluation of agents' competencies and sales practices.
- Audits assessing responsible sales practices.
- Regular screening of client risk profiles against the risk profile of certain products.
- Review of customer surveys focusing on their post-sale understanding of products and services.
- Monitoring and assessment of complaints received.
- Processes and controls to support compliance with DNC lists and non-solicitation guidelines.

Additionally, periodic audits are performed by CNO's Internal Audit and Legal departments to ensure:

- Sales materials are compliant with company policies.
- Appropriate sales practices are being followed.
- Quality customer service is being provided.

## CUSTOMER SATISFACTION

If a customer's policy application is rejected, we are transparent about the reasons.

Management ensures appropriate actions are taken to address any customer concerns. In partnership with our consumer relations and legal teams, we have processes in place to receive, investigate and address complaints of any sort received by current or prospective customers, agents and agent recruits. We use social media monitoring tools to identify customer questions and complaints in order to address them in a timely manner. CNO has an escalation team that provides support and outreach to resolve any issues. CNO is committed to improving customer satisfaction through these objectives.