

**FINANCIAL INDUSTRY REGULATORY AUTHORITY
LETTER OF ACCEPTANCE, WAIVER AND CONSENT
NO. 2013037625702**

TO: Department of Enforcement
Financial Industry Regulatory Authority ("FINRA")

RE: Jeffrey Kurt Parker, Respondent
Non-Registered, Associated Person
CRD No. 6042394

Pursuant to FINRA Rule 9216 of FINRA's Code of Procedure, Parker submits this Letter of Acceptance, Waiver and Consent ("AWC") for the purpose of proposing a settlement of the alleged rule violations described below. This AWC is submitted on the condition that, if accepted, FINRA will not bring any future actions against Parker alleging violations based on the same factual findings described herein.

I.

ACCEPTANCE AND CONSENT

- A. Parker hereby accepts and consents, without admitting or denying the findings, and solely for the purposes of this proceeding and any other proceeding brought by or on behalf of FINRA, or to which FINRA is a party, prior to a hearing and without an adjudication of any issue of law or fact, to the entry of the following findings by FINRA:

BACKGROUND

Parker entered the securities industry in April 2012, when he became associated in a non-registered, back office capacity with Horace Mann Investors, Inc., ("Horace Mann" or the "Firm"), a FINRA regulated broker-dealer. On July 11, 2012, the Firm filed a Uniform Application for Securities Industry Regulation or Transfer ("Form U4") signed by Parker for registration as an Investment Company Products/Variable Contracts Representative (IR). On July 11, 2013, Horace Mann filed a Uniform Termination Notice for Securities Registration ("Form U5") with FINRA disclosing that Parker's (IR) registration application was withdrawn. Parker is not currently an associated person of a FINRA regulated broker-dealer, but remains subject to FINRA's jurisdiction pursuant to Article V, Section 4 of FINRA's By-Laws through July 10, 2015.

Parker has no prior disciplinary history.

FACTS AND VIOLATIVE CONDUCT

By letter dated October 17, 2013, Enforcement requested, pursuant to FINRA Rule 8210 that Parker appear for testimony on November 12, 2013. Parker's testimony was requested as part of an investigation into the circumstances surrounding his arrest in June 2013 for the alleged embezzlement of customer

insurance premiums while Parker was employed at a previous non-member employer.

The October 17, 2013 letter was sent by certified mail, return receipt requested, first class mail and e-mail to Parker's residential address as reflected in the Central Registration Depository ("CRD") and Parker's email address and Parker's parents' residential address. Parker thereafter requested an adjournment of his testimony to November 21, 2013. Parker further requested that Enforcement send correspondence to his parents' address, where Parker is currently residing.

On November 12, 2013, Parker informed Enforcement that he would not cooperate with Enforcement's investigation and that he would not provide testimony as requested. On November 13, 2013, Enforcement sent a letter to Parker pursuant to FINRA Rule 8210, requesting that Parker appear for testimony on November 21, 2013. This letter was sent by certified mail, return receipt requested and first class mail to Parker at his parents' address and to Parker's e-mail address. Neither the signed certified receipt nor the first class copy of Enforcement's November 13, 2013 letter to Parker have been returned to Enforcement. On November 20, 2013, the day before Parker's scheduled testimony, Parker confirmed that he had received Enforcement's November 13, 2013 letter requesting his testimony. Parker again informed Enforcement that he would not cooperate with Enforcement's request for testimony in connection with this matter.

Parker failed to appear for testimony on November 21, 2013. By virtue of this conduct Parker violated FINRA Rule 8210. In addition, Parker violated FINRA Rule 2010, which requires the observance of high standards of commercial honor and equitable principles of trade.

OTHER FACTORS

B. Parker also consents to the imposition of the following sanction:

- A bar from association with any FINRA regulated broker-dealer in any capacity.

Parker understands that if he is barred or suspended from associating with any FINRA member, he becomes subject to a statutory disqualification as that term is defined in Article III, Section 4 of FINRA's By-Laws, incorporating Section 3(a)(39) of the Securities Exchange Act of 1934. Accordingly, Parker may not be associated with any FINRA member in any capacity, including clerical or ministerial functions, during the period of the bar or suspension (see FINRA Rules 8310 and 8311).

The sanction imposed herein shall be effective on a date set by FINRA staff. Pursuant to FINRA Rule 8313(e), a bar or expulsion shall become effective upon approval or acceptance of this AWC.

II.

WAIVER OF PROCEDURAL RIGHTS

Parker specifically and voluntarily waives the following rights granted under FINRA's Code of Procedure:

- A. To have a Complaint issued specifying the allegations against him;
- B. To be notified of the Complaint and have the opportunity to answer the allegations in writing;
- C. To defend against the allegations in a disciplinary hearing before a hearing panel, to have a written record of the hearing made and to have a written decision issued; and
- D. To appeal any such decision to the National Adjudicatory Council ("NAC") and then to the U.S. Securities and Exchange Commission and a U.S. Court of Appeals.

Further, Parker specifically and voluntarily waives any right to claim bias or prejudgment of the General Counsel, the NAC, or any member of the NAC, in connection with such person's or body's participation in discussions regarding the terms and conditions of this AWC, or other consideration of this AWC, including acceptance or rejection of this AWC.

Parker further specifically and voluntarily waives any right to claim that a person violated the ex parte prohibitions of FINRA Rule 9143 or the separation of functions prohibitions of FINRA Rule 9144, in connection with such person's or body's participation in discussions regarding the terms and conditions of this AWC, or other consideration of this AWC, including its acceptance or rejection.

III.

OTHER MATTERS

Parker understands that:

- A. Submission of this AWC is voluntary and will not resolve this matter unless and until it has been reviewed and accepted by the NAC, a Review Subcommittee of the NAC, or the Office of Disciplinary Affairs ("ODA"), pursuant to FINRA Rule 9216;
- B. If this AWC is not accepted, its submission will not be used as evidence to prove any of the allegations against Parker; and
- C. If accepted:

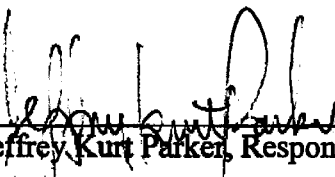
1. this AWC will become part of Parker's permanent disciplinary record and may be considered in any future actions brought by FINRA or any other regulator against him;
2. this AWC will be made available through FINRA's public disclosure program in response to public inquiries about Parker's disciplinary record;
3. FINRA may make a public announcement concerning this agreement and the subject matter thereof in accordance with FINRA Rule 8313; and
4. Parker may not take any action or make or permit to be made any public statement, including in regulatory filings or otherwise, denying, directly or indirectly, any finding in this AWC or create the impression that the AWC is without factual basis. Parker may not take any position in any proceeding brought by or on behalf of FINRA, or to which FINRA is a party, that is inconsistent with any part of this AWC. Nothing in this provision affects Parker's: (i) testimonial obligations; or (ii) right to take legal or factual positions in litigation or other legal proceedings in which FINRA is not a party.

Parker certifies that he has have read and understands all of the provisions of this AWC and have been given a full opportunity to ask questions about it; that he has agreed to its provisions voluntarily; and that no offer, threat, inducement, or promise of any kind, other than the terms set forth herein and the prospect of avoiding the issuance of a Complaint, has been made to induce him to submit it.

12/06/2013
Date (mm/dd/yyyy)

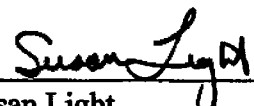
Accepted by FINRA:

12/12/13
Date



Jeffrey Kurt Parker, Respondent

Signed on behalf of the
Director of ODA, by delegated authority



Susan Light
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