UNITED STATES SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

Form 8-K

CURRENT REPORT

Pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934

Date of Report (Date of earliest event reported): April 23, 2024

Kemper Corporation

(Exact name of registrant as specified in its charter)

Commission File Number: 001-18298

DE (State or other jurisdiction of incorporation) 95-4255452 (IRS Employer Identification No.)

200 E. Randolph Street, Suite 3300, Chicago, IL 60601 (Address of principal executive offices, including zip code)

312-661-4600

(Registrant's telephone number, including area code)

(Former name or former address, if changed since last report)

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the Registrant under any of the following provisions (see General Instruction A.2.below):

- ? Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
- ? Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
- ? Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
- ? Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

Securities registered pursuant to Section 12(b) of the Act:

Title of each class
Common Stock, par value \$0.10 per share

5.875% Fixed-Rate Reset Junior Subordinated Debentures due 2062

Trading Symbol(s)

KMPR
NYSE

KMPB
NYSE

Indicate by check mark whether the registrant is an emerging growth company as defined in as defined in Rule 405 of the Securities Act of 1933 (§230.405 of this chapter) or Rule 12b-2 of the Securities Exchange Act of 1934 (§240.12b-2 of this chapter).

Emerging Growth Company

?

If an emerging growth company, indicate by check mark if the registrant has elected not to use the extended transition period for complying with any new or revised financial accounting standards provided pursuant to Section 13(a) of the Exchange Act.



Section 2 - Financial Information

Item 2.02. Results of Operations and Financial Conditions.

On April 23, 2024, Kemper Corporation ("Kemper" or the "Registrant") issued a press release announcing the schedule for its first quarter 2024 earnings release and its preliminary results for the first quarter of 2024. The press release is attached as Exhibit 99.1 to this report and is incorporated herein by reference. This exhibit is being furnished and not filed, pursuant to Instruction B.2 of Form 8-K.

Section 7 - Regulation FD

Item 7.01. Regulation FD Disclosure.

Section 9 - Financial Statements and Exhibits

Item 9.01. Financial Statements and Exhibits.

(d) Exhibits

Exhibit Number Exhibit Description

Date: April 23, 2024

99.1 Press release of the Registrant dated April 23, 2024

104 Cover Page Interactive Data File (embedded within the Inline XBRL document)

SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the Registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

Kemper Corporation

/s/ C. Thomas Evans, Jr.

C. Thomas Evans, Jr.

Executive Vice President, Secretary and General Counsel