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The reader should not assume that the information is accurate and complete.

UNITED STATES SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

FORM 13F

OMB APPROVAL

OMB Number: 3235-0006

Estimated average burden

hours per response: 23.8

FORM 13F COVER PAGE

Report for the Calendar Year or Quarter Ended: 06-30-2026

Check here if Amendment: ☐ Amendment Number: _____

This Amendment (Check only one.): ☐ is a restatement.

☐ adds new holdings entries.

Institutional Investment Manager Filing this Report:

Name: CNO Financial Group, Inc.
Address: 11299 Illinois Street, Suite 200
Carmel IN 46032

Form 13F File Number: 028-17555

CRD Number (if applicable): _____

SEC File Number (if applicable): _____

The institutional investment manager filing this report and the person by whom it is signed hereby represent that the person signing the report is authorized to submit it, that all information contained herein is true, correct and complete, and that it is understood that all required items, statements, schedules, lists, and tables, are considered integral parts of this form.

Person Signing this Report on Behalf of Reporting Manager:

Name: Joel T. Koehneman
Title: Senior Vice President and Chief Accounting Officer
Phone: 317-817-6100

Signature, Place, and Date of Signing:

/s/ Joel T. Koehneman Carmel, INDIANA 08-12-2026
[Signature] [City, State] [Date]

Do you wish to provide information pursuant to Special Instruction 5?

☐ Yes ☒ No

Report Type (Check only one.):

☒ 13F HOLDINGS REPORT. (Check here if all holdings of this reporting manager are reported in this report.)

☐ 13F NOTICE. (Check here if no holdings reported are in this report, and all holdings are reported by other reporting manager(s).)

☐ 13F COMBINATION REPORT. (Check here if a portion of the holdings for this reporting manager are reported in this report and a portion are reported by other reporting manager(s).)

Form 13F Summary Page

Report Summary:

Number of Other Included Managers:	<u>1</u>
Form 13F Information table Entry Total:	<u>18</u>
Form 13F Information table Value Total:	<u>174,661,572</u> (round to nearest dollar)

List of Other Included Managers:

Provide a numbered list of the name(s) and Form 13F number(s) of all institutional investment managers with respect to which this report is filed, other than the manager filing this report.

No.	Name	Form 13F File Number	CRD No. (if applicable)	SEC File No. (if applicable)	CIK
<u>1</u>	<u>40/86 Advisors, Inc.</u>	<u>028-17556</u>	<u></u>	<u></u>	<u></u>

FORM 13F INFORMATION TABLE

COLUMN 1	COLUMN 2	COLUMN 3	COLUMN 4	COLUMN 5	COLUMN 6	COLUMN 7	COLUMN 8					
NAME OF ISSUER	TITLE OF CLASS	CUSIP	FIGI	VALUE (round to nearest dollar)	SHRS OR PRN AMT	SH / PRN	PUT / CALL	INVESTMENT DISCRETION	OTHER MANAGER	VOTING AUTHORITY		
										SOLE	SHARED	NONE
FIRST TR EXCHANGE-TRADED FD	SENIOR LN FD	33738D309	-	6,802,000	152,000	SH	-	DFND	1	0	152,000	0
FIRST TR EXCHANGE-TRADED FD	SENIOR LN FD	33738D309	-	4,475,000	100,000	SH	-	DFND	1	0	100,000	0
INVESCO EXCH TRADED FD TR II	SR LN ETF	46138G508	-	19,147,800	940,000	SH	-	DFND	1	0	940,000	0
INVESCO EXCH TRADED FD TR II	SR LN ETF	46138G508	-	1,914,780	94,000	SH	-	DFND	1	0	94,000	0
INVESCO EXCH TRADED FD TR II	SR LN ETF	46138G508	-	13,484,940	662,000	SH	-	DFND	1	0	662,000	0
INVESCO EXCH TRADED FD TR II	SR LN ETF	46138G508	-	972,668	47,750	SH	-	DFND	1	0	47,750	0
ISHARES TR	IBOXX HI YD ETF	464288513	-	4,958,140	62,000	SH	-	DFND	1	0	62,000	0
ISHARES TR	BROAD USD HIGH	46435U853	-	11,846,400	320,000	SH	-	DFND	1	0	320,000	0
SPDR SERIES TRUST	ST STR PFD ETF	78464A292	-	21,371,000	700,000	SH	-	DFND	1	0	700,000	0
SSGA ACTIVE ETF TR	ST STR BL LN ETF	78467V608	-	14,383,530	357,000	SH	-	DFND	1	0	357,000	0
SSGA ACTIVE ETF TR	ST STR BL LN ETF	78467V608	-	20,346,450	505,000	SH	-	DFND	1	0	505,000	0
SPDR SERIES TRUST	ST PORT HIGH ETF	78468R606	-	9,844,800	420,000	SH	-	DFND	1	0	420,000	0
SPDR SERIES TRUST	ST PORT HIGH ETF	78468R606	-	15,189,120	648,000	SH	-	DFND	1	0	648,000	0
SPDR SERIES TRUST	ST PORT HIGH ETF	78468R606	-	4,945,840	211,000	SH	-	DFND	1	0	211,000	0
SPDR SERIES TRUST	ST BLOO HIGH ETF	78468R622	-	10,167,035	105,500	SH	-	DFND	1	0	105,500	0
SPDR SERIES TRUST	ST BLOO HIGH ETF	78468R622	-	4,982,329	51,700	SH	-	DFND	1	0	51,700	0
SPDR SERIES TRUST	ST BLOO HIGH ETF	78468R622	-	4,914,870	51,000	SH	-	DFND	1	0	51,000	0
SPDR SERIES TRUST	ST BLOO HIGH ETF	78468R622	-	4,914,870	51,000	SH	-	DFND	1	0	51,000	0