Minimize the fees, help maximize your retirement income

"Compound interest is the eighth wonder of the world. He who understands it, earns it ... he who doesn't ... pays it."
– Albert Einstein

Although Einstein was a genius, you don't need to have his IQ to understand the value of compound earnings over time. The longer your money is invested, the greater the potential for accumulation. But there's another factor to consider when it comes to maximizing value: the impact of fees.

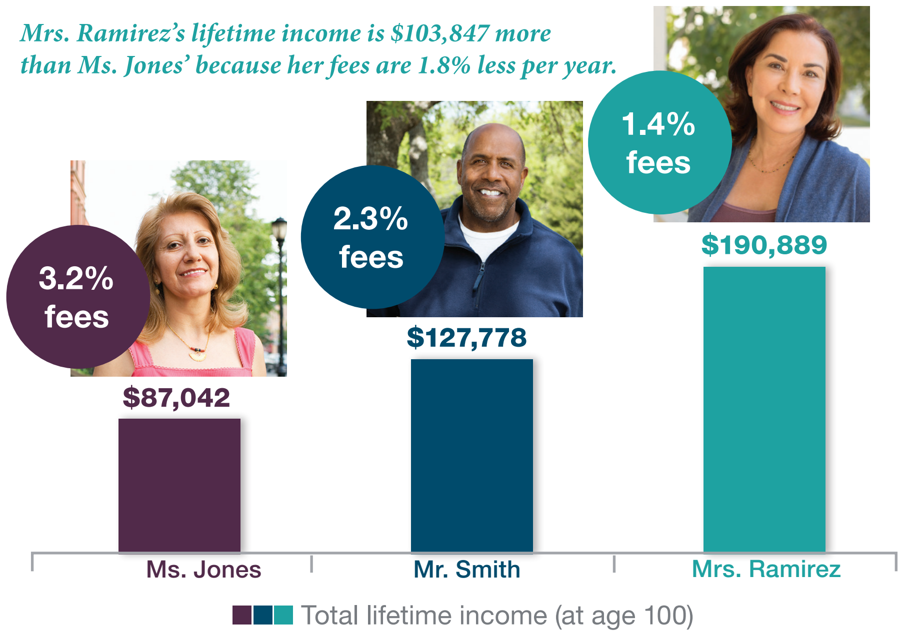
Lower fees create the potential for greater lifetime income.

Assumes a $35,000 starting salary at age 25, 1% salary growth, 5% contribution rate, 7.5% gross investment return, 2.8% inflation rate (used as the interest rate to determine the present value of payments made to the client), and assumes a systematic withdrawal of 4% per year beginning at age 65, followed by a required minimum distribution beginning at age 70½, in present day dollars. This hypothetical example assumes contributions over 40 years and does not factor in tax considerations. It is for illustrative purposes only and is not intended to predict or project investment results/future values.

Estimated lifetime income

Consider this hypothetical example. Three teachers, all the same age, with identical starting salaries, salary growth rates, contribution rates, investment returns and inflation rates have the following results over time.

Mrs. Ramirez's lifetime income is $103,847 more than Ms. Jones' because her fees are 1.8% less per year.



There are four convenient ways to enroll in Horace Mann Retirement Advantage™, available under your

- Click horacemann.com/retirementadvantage
- Mobile Express Enrollment*: enroll.horacemann.com. Enroll in under five minutes using your unique four-digit code: TBD
- Call 844-895-0980*
- Contact your local Horace Mann representative.

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**If you use these enrollment methods, your contributions will automatically be invested in the default investment option selected by the plan sponsor for the plan. You can change your investment selection at any time after enrollment.*

Whichever enrollment method you choose, remember to obtain and complete a Salary Reduction Agreement and return it to your employer to begin participating in Retirement Advantage.

Please review page 2 for important information and disclosures.

Horace Mann®

Horace Mann Investors, Inc. offers Horace Mann Retirement Advantage™ as 403(b), 457(b) and 401(a) investment options through accounts provided by MSCS Financial Services Division of Broadridge Business Process Outsourcing, LLC, a DE Limited Liability Company. Horace Mann Investors, Inc., member FINRA, is located at 1 Horace Mann Plaza, Springfield, IL 62715. You can receive prospectuses from your Horace Mann representative, by calling 877-602-1870 or by visiting horacemann.com/retirementadvantage. You should read the prospectuses carefully and consider the investment objectives, risks, charges and expenses carefully before you invest or send money. The prospectuses will provide complete information about these subjects. As with all securities, mutual funds involve a risk of loss, including a loss of principal.

Withdrawals from a 403(b), 457(b) and 401(a) account are restricted by the Internal Revenue Code and may be further restricted by your employer's plan. Generally, you may make a withdrawal from a 403(b) account only upon reaching age 59½, severance from employment, disability, or certain hardships (if allowed by the plan); a 457(b) account only upon reaching age 70½, severance from employment, disability, or an unforeseeable emergency (if allowed by the plan); and a 401(a) account only upon reaching a specified age, severance from employment, or disability. If you take money out before age 59½, you could be subject to a federal penalty tax of 10% (except for 457(b) accounts) in addition to income taxes. You should consult with a tax advisor regarding any tax-favored products.

The information provided here is for general informational purposes only, and should not be considered an individualized recommendation or personalized investment or tax advice. Retirement Advantage is not structured to the individualized needs of a particular plan, participant or beneficiary. Your employer is responsible for selecting and monitoring investment options in which participants and beneficiaries may invest.

Each investor needs to carefully review the fees and expenses of Retirement Advantage and the underlying investment options, and make an independent determination concerning whether to enroll and which investment options to select. The cumulative effect of fees and expenses can substantially reduce the growth of retirement savings. For more information on Retirement Advantage fees and expenses, contact your Horace Mann representative or go to horacemann.com/retirementadvantage.