

Annuity contract investment options: certain group annuities may be further limited by their plan

Investment Style	Invest Option #	Investment Option Name
Lifecyle	063	Wilshire VIT 2015 ETF Fund
	064	Wilshire VIT 2025 ETF Fund
	065	Wilshire VIT 2035 ETF Fund
Asset Allocation	076	Ibbotson Conservative ETF Asset Allocation Portfolio Class II
	077	Ibbotson Income & Growth ETF Asset Allocation Portfolio Class II
	078	Ibbotson Balanced ETF Asset Allocation Portfolio Class II
	079	Ibbotson Growth ETF Asset Allocation Portfolio Class II
Large Company Value	080	Ibbotson Aggressive Growth ETF Asset Allocation Portfolio Class II
	027	Davis Value Portfolio
	055	T Rowe Price Equity Income Portfolio VIP II
Large Company Core	014*	Wilshire Large Company Value Portfolio*
	020	Fidelity VIP Growth and Income Portfolio (SC2)
	021	Fidelity VIP Index 500 Portfolio (SC2)
	069	JP Morgan Insurance Trust U.S. Equity Portfolio
Large Company Growth	012* (010*)	Wilshire 5000 Index Portfolio* (used prior to 9/5/00)
	001	Wilshire VIT Equity Fund
	033	Alliance Bernstein VPS Large Cap Growth Portfolio
	082	Delaware VIP US Growth Series (Service Class)
Mid-size Company Value	023	Fidelity VIP Growth Portfolio (SC2)
	013* (011*)	Wilshire Large Company Growth Portfolio* (used prior to 9/5/00)
	056	Alliance Bernstein VPS Small/Mid Cap Value
	081	American Century VP Mid Cap Value Class I
Mid-size Company Core	037*	Ariel Appreciation Fund *
	036*	Ariel Fund*
	070	Goldman Sachs VIT Mid Cap Value
	028	Wells Fargo Advantage VT Opportunity Fund
Mid-size Company Growth	071	Calvert S & P Mid Cap 400 Index
	051	Dreyfus Inv Portfolio: Mid Cap Stock Portfolio SC
	022	Fidelity VIP Mid Cap Portfolio (SC2)
Small Company Value	031*	Rainier Small/Mid Cap Equity Portfolio*
	048	Delaware VIP Smid Cap Growth Series SC
	049	Lord Abbett Series Fund Growth Opportunities
	075	Putnam VT Multi-Cap Growth Fund
Small Company Core	054	Wells Fargo Advantage VT Discovery Fund
	053	Royce Capital Fund Small Cap Portfolio
	017*	T Rowe Price Small Cap Value Fund*
Small Company Growth	015*	Wilshire Small Company Value Portfolio*
	068	Dreyfus Small Cap Stock Index Portfolio SC
	050	Goldman Sachs VIT Structured Small Cap Equity
	072	Lazard Ret US Small-Mid Cap Equity Portfolio
International	032*	Neuberger Berman Genesis Fund (Advisor Class)*
	018*	T Rowe Price Small Cap Stock Fund*
	057	Alliance Bernstein VPS Small Cap Growth Portfolio
Specialty	016*	Wilshire Small Company Growth Portfolio*
	009	Wilshire VIT Small Cap Growth Fund
	073	Fidelity VIP Emerging Markets (SC2)
Real Estate	024	Fidelity VIP Overseas Portfolio (SC2)
	008	Wilshire VIT International Equity Fund
Bond Options	007	Wilshire VIT Socially Responsible Fund
Corporate Bond	067	Delaware VIP REIT Series (Service Class)
	025	Fidelity VIP High Income Portfolio (SC2)
	026	Fidelity VIP Investment Grade Bond Portfolio (SC2)
Global Bond	074	Templeton Global Bond Securities Fund
	003	Wilshire VIT Income Fund
High Yield Bond	002	Wilshire VIT Balance Fund
Balanced	059	T Rowe Price Prime Reserve Portfolio
Money Market	000	Fixed Account
Fixed	805	5 Year Guarantee Period Acct (variable group products only)
	807	7 Year Guarantee Period Acct (variable group products only)
	810	10 Year Guarantee Period Acct (variable group products only)
	815	5 Year Guarantee Period Acct (fixed group products only)
	817	7 Year Guarantee Period Acct (fixed group products only)
	820	10 Year Guarantee Period Acct (fixed group products only)
	900	Special DCA Holding Account (not offered to contracts issued in OR)
Special DCA available on lump sum deposits/rollovers of \$10,000 or greater	901	Special 3-month DCA Account (not offered to contracts issued in OR)
	902	Special 6-month DCA Account (not offered to contracts issued in OR)
	903	Special 12-month DCA Account
	998	Loan Account

*These investment options are not available for non-qualified products

These funds are closed to new investors and contracts may not increase allocations to these options.

Horace Mann's variable annuities are underwritten by Horace Mann Life Insurance Company and distributed by Horace Mann Investors, Inc. a FINRA registered broker/dealer located at 1 Horace Mann Plaza, Springfield, IL 62715.