

Horace Mann Retirement Advantage™ Executive Summary



Since 1945, our sole belief has been to take care of those who serve – public educators. Employees of non-profit and public employers care for our nation’s well-being, and they also deserve someone to look after theirs. That’s why we’ve recently developed innovative services and solutions to help them meet their unique needs.

Retirement solutions for employees of non-profit and public employers

Committed to helping those who help others

Our focus is solely on the public and non-profit sectors, including:

- Public K-12 schools
- Hospitals and nursing homes
- Local colleges and universities
- County and municipal governments
- Religious and private K-12 schools
- 501(c)(3) charitable organizations



We help employees add the benefits of financial security to the emotional rewards they enjoy from improving the lives of others. Like them, and you, the people of Horace Mann are driven by the passion to make a difference.



Get to know us better

Headquartered in Springfield, Illinois, Horace Mann serves nearly one million retirement and insurance customers. We are a \$10+ billion publicly traded corporation and our subsidiaries have among the highest rankings from all four financial strength rating agencies.

For more information on our ratings, visit horacemann.com/creditratings.

With Horace Mann as your service provider, you can expect:

- Expertise from practice leaders who average 25+ years in the institutional retirement marketplace.
- Communication and education that focuses on retirement readiness and financial wellness to help address the needs of participants in all stages of their careers.
- Leading-edge technology, such as SmartPlan, our video-based, interactive participant enrollment and educational tool.
- An open architecture investment platform with over 33,000 mutual funds and no proprietary fund requirement.
- A commitment to fee transparency for participants.
- Excellence at a fair price.

The Horace Mann difference

A significant difference Horace Mann offers is the ability to provide personalized and local services that can help impact the success of your retirement plan.

Onsite retirement counseling

We deliver expert, onsite communication and education services tailored to the needs of your diverse employees.

Dedicated relationship managers

We provide a committed service team and online support to assist the plan sponsor with the plan's administrative and operational needs.

Implementation team

We offer a proven, customized conversion plan and participant experience that helps ensure an easy and seamless plan transition.

Participant experience

We're dedicated to helping participants from the day they start saving to the day they retire – and every day after that. We offer engaging communications so they may make the most of their retirement plans.

- Onsite financial services representatives
- Participant web portal and transactional website
- 24/7 access to SmartPlan, intuitive and easy-to-use education-to-enrollment technology that can help increase participation rates, contributions and participant engagement
- Mobile Express Enrollment
- Targeted email campaigns and social media posts
- Retirement planning and financial success workshops
- No-cost Student Loan Solutions counseling
- Horace Mann's Advice & Planning Center for employees near or at retirement or for those with more complex financial needs



Plan administration and recordkeeping services

We provide an integrated service delivery team and a dedicated day-to-day relationship manager who helps support all operational and service-related aspects of the plan.

- Dedicated conversion team
- Flexible defined contribution recordkeeping platform offered through FIS Relius
- Payroll remittance
- Loan and distribution processing
- Optional ERISA services available through ADMIN Partners, LLC
- Loan and hardship aggregation services available through ADMIN Partners, LLC
- Plan design consultation and document services
- Annual testing and contribution limit calculations
- Contribution limit monitoring
- Compliance plan support
- Plan sponsor website and reporting
- Service guarantees (specific to client)

Flexible investment solutions

We understand the challenges employees face and have designed Retirement Advantage not only to help meet their unique challenges, but also to support plan sponsors in their decision-making process.

- Open architecture framework – no proprietary fund requirement
- Wide range of investment solutions from over 240 fund families
- No-load and load-waived mutual funds
- Institutional mutual fund share classes
- Fixed account - Horace Mann Group Unallocated Fixed Annuity
- TD Ameritrade self-directed brokerage option
- Optional investment advisory and investment discretionary services offered by Wilshire Associates, Inc.
- Custodial services provided by Matrix Settlement & Clearance Services, LLC
- Fee transparency

For additional information, please contact:

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The information provided here is for general informational and institutional purposes only and should not be considered an individualized recommendation or personalized investment advice. This presentation shall not constitute an offer to sell or the solicitation of an offer to buy any security referenced herein.

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.

Investment management and advisory services requested by the plan sponsor are provided to the plan by Wilshire Associates, Inc., 1299 Ocean Ave., Santa Monica, CA 90401.

Custodial services are provided by Matrix Financial Solutions, 717 17th Street, Denver, CO 80202.

ADMIN Partners, LLC is an independent, fee-for-service Third Party Administrator. All costs are fully disclosed to plan sponsors and plan participants.

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In providing the proposed services described herein, Horace Mann is not undertaking to provide impartial investment advice to the plan or give the plan advice in a fiduciary capacity. A plan fiduciary must select and monitor investment alternatives into which plan participants and beneficiaries may invest. Retirement Advantage is not structured to the individualized needs of a particular plan. Horace Mann will undertake no discretionary responsibility or authority over the management or administration of the plan or the management or disposition of assets of the plan. Accordingly, Horace Mann will not be a fiduciary to the plan with respect to its provision of such services.

The Horace Mann Group Unallocated Fixed Annuity (GUFA) contract is underwritten by Horace Mann Life Insurance Company (HMLIC). GUFA is not a mutual fund or other security. In an unallocated annuity, the recordkeeper maintains records for the individual participant – not the insurance company. Horace Mann has a financial interest in the GUFA, and will receive compensation from plan participants' and beneficiaries' contributions to the GUFA in an amount equal to the difference between the amount of interest paid to participant and beneficiary accounts and the amount of earnings on investments which HMLIC makes with contributions made to the GUFA.

This communication is not intended to be legal or tax advice. A plan sponsor should consult its own tax and legal advisors regarding the eligibility to offer a 403(b), 457(b) or 401(a) plan, the design, and ongoing administration of the plan, and compliance of the plan with the Internal Revenue Code, IRS regulations and other applicable law.

