

Topeka Public Schools 403(b) plan rollover options

If you are considering rolling over your assets from the 403(b) provider account previously available to you through the Topeka Public Schools USD 501 403(b) Plan (Plan) to your new Retirement Advantage[®] account, we are here to provide you with important educational information regarding the options available to you. Before electing to initiate a rollover, you should compare the benefits, features, fees and expenses of your existing retirement account and its underlying investment options to those of Retirement Advantage, so you can make an informed choice that is in your best interest.

Below are examples of questions to ask your previous 403(b) provider before making a decision regarding a rollover:

1. What is my current account balance?
2. How much of my account balance is allocated to a fixed interest investment?
3. What is the current interest rate of the fixed interest investment? What is the guaranteed minimum interest rate?
4. What is the current separate account (M&E) fee?
5. Is there an additional annual maintenance fee? How much is it?
6. Is there a surrender penalty or fee if I move my account balance?
7. What other transactional fees am I subject to under my current contract?
8. What amount can be withdrawn without a surrender penalty or fee?
9. How do I request a rollover or partial rollover?
10. Does my current contract include any unique riders (such as death benefit) or other features that I should take into consideration?
11. What investment options are available to me through my current contract? What are the fees associated with those investment options?
12. Are there any other additional benefits, with my contract, that I haven't asked about that I should know about?

After you have reviewed this information and compared it to Retirement Advantage, you can consider the different options you have available to you as an active employee of TPS USD 501 and Plan participant. Your options include:

- Leave your balance where it is with your previous 403(b) provider.
- Roll over your penalty free balance (balance without surrender penalties or fees) into Horace Mann Retirement Advantage.
- Roll over your entire balance into Horace Mann Retirement Advantage.



If you do decide a rollover is right for you, we can walk you through the process. Contact Hilary Aubey, your local Horace Mann representative. If you have any questions about this form or rollovers, please contact us at 800-677-2363.

This form is provided for general informational purposes only and should not be considered a recommendation or investment, tax or legal advice. 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.

Retirement Advantage is not structured to the individualized needs of a particular plan, participant or beneficiary. The plan sponsor is responsible for selecting and monitoring investment options in which participants and beneficiaries may invest.

You must independently determine whether to initiate a rollover transaction. Please refer to the Topeka Public Schools USD 501 403(b) Plan document for a complete description your Plan's distribution and rollover options. 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.