

## Looking for help managing your retirement accounts?

### We want you to retire with confidence.

We know retirement planning is important. We also know it can be challenging. That's why we selected ProNvest to help you understand your complete financial picture and take confident steps toward the retirement you want.

As a participant in the Horace Mann Retirement Advantage® program via the Iowa Retirement Investors' Club (RIC), you have access to professional retirement planning services from ProNvest. For more than 20 years, ProNvest has provided personal guidance and professional management of retirement assets to people just like you. Everyone is eligible for ProNvest's services.

### Why ProNvest?

Everyone deserves to retire with confidence. When you hire ProNvest to manage your retirement assets, you'll have access to powerful tools, customized services, and personal guidance that help you understand and save for the retirement you want.

- **Powerful Tools:** From their quick, no-cost Retirement Analysis tool to your easy, online Dashboard, ProNvest provides tools that help you navigate your path to retirement.
- **Customized Services:** In addition to ongoing monitoring, ProNvest rebalances your Retirement Portfolio at least once every quarter according to your investment strategy and market conditions.
- **Personal Guidance:** You're in control of your retirement assets, but you're never alone. Schedule a 1-on-1 call with your Horace Mann agent or a professional Retirement Planner at ProNvest at your convenience.

### See if you're on track to retire in three easy steps.

- **Step 1:** Complete your no-cost Retirement Analysis.
- **Step 2:** Sit tight while ProNvest matches you to an investment portfolio.
- **Step 3:** Visit your ProNvest Dashboard regularly to see if you're on track to retire with confidence.

It's never too late to start planning for retirement. With ProNvest's no-cost Retirement Analysis, it only takes five minutes to get a clearer understanding of your financial picture and make an informed choice about your next steps.

### **Ready to get started?**

Contact your Horace Mann representative today. They can help you with your retirement strategy or help you schedule a call with a ProNvest Retirement Planner.

*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](http://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.*

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

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