



Subject: Fund Mapping – 403(b) Thrift Plan for PrairieStar Health Center, Inc.

As a part of the Plan conversion to Horace Mann, new investments will be offered in your plan. The attachment contains a listing of the “Your Plan’s Prior Investment Selection” investments and the new “Your Plan’s New Investment Selection” investments. All new contributions will go to the new investments as of June 29, 2018, and any assets in the “Your Plan’s Prior Investment Selection” investments will automatically be transferred to the comparable “Your Plan’s New Investment Selection” investment on July 10, 2018.

You may request to have a prospectus e-mailed to you by calling 785-537-0754.

Current allocations used for contributions at Mutual of America will be automatically used for future contributions at Horace Mann starting on June 29, 2018. If you do not wish to invest in the corresponding investments, you must change the allocation to another investment within the plan by 3 pm CT, June 29, 2018. You may make changes to your allocations by completing the Horace Mann investment election form or changing the allocations at Mutual of America. If a Horace Mann investment election form is completed, it will supersede the allocations received from Mutual of America. Please note: the last contribution at Mutual of America will occur with your deduction at the end of June.

All monies in the “Your Plan’s Prior Investment Selection” investments will automatically be transferred to the corresponding “Your Plan’s New Investment Selection” investments on July 10, 2018. If you do not wish those assets transferred to the corresponding investments, you must move those assets to another investment within the plan by 3 pm CT, July 9, 2018. You may make changes to your allocations by contacting Mutual of America. Please mark the box on the Horace Mann investment election form if you would like the allocation to be used for your future transferred funds.

Remember, you are able to access information about your account and make changes to your investment selections at any time, other than from July 9, 2018 after 3 p.m. Central Time to July 18, 2018 12 am CT (the blackout period).

We encourage you to consult with your advisor about this change and any other investment questions you may have by calling 785-537-0754.

You should read the prospectus carefully and consider the investment objectives, risks and charges and expenses carefully before you invest or send money. The prospectus will provide complete information about the mutual fund.



403(b) Thrift Plan for PrairieStar Health Center, Inc. investment option changes

Horace Mann is pleased to administer your plan. As part of the transition, your plan has selected new investments. Please see the changes on the table below:

Your Plan's Prior Investment Selection

Sub-Asset Class	Fund
Principal Protection	
Money Market	Mutual of America Money Market
Guaranteed Interest	Mutual of America Interest Accumulation Account
Bond	
Global Fixed Income	Mutual of America Bond
Core Fixed Income	Mutual of America Mid-Term Bond
Balanced	
Asset Allocation	Mutual of America Conservative Allc
Asset Allocation	Mutual of America Composite
Asset Allocation	Fidelity VIP Asset Manager Initial
Asset Allocation	Calvert VP SRI Balanced
Asset Allocation	Mutual of America Moderate Allocation
Asset Allocation	Mutual of America Aggressive Allocation
Domestic Equity	
Large Cap Value	Fidelity VIP Equity-Income Service
Large Cap Value	Vanguard VIF Diversified Val
Large Cap Blend	Oppenheimer Main Street VA Svc
Large Cap Blend	Mutual of America All America
Large Cap Blend	Mutual of America Equity Index
Large Cap Growth	T. Rowe Price Blue Chip Growth Port
Large Cap Growth	Deutsche Capital Growth VIP-B
Large Cap Growth	Fidelity VIP Contrafund Service
Mid Cap Value	Mutual of America Mid Cap Value
Mid Cap Blend	Mutual of America Mid-Cap Equity Index
Mid Cap Growth	American Century VP Capital Apprec I
Mid Cap Growth	Fidelity VIP Mid Cap Init

Your Plan's New Investment Selection

Sub-Asset Class	Fund	Ticker
Principal Protection		
Guaranteed Interest	Horace Mann Group Fixed Acct	HMGFE
Guaranteed Interest	Horace Mann Group Fixed Acct	HMGFE
Bond		
Global Fixed Income	Prudential Global Total Return Bond	PGTQX
Core Fixed Income	BlackRock Total Return K	MPHQX
Balanced		
Asset Allocation	T. Rowe Price Personal Strat Income	PPIPX
Asset Allocation	T. Rowe Price Personal Strat Balanced	TPPAX
Asset Allocation	T. Rowe Price Personal Strat Balanced	TPPAX
Asset Allocation	T. Rowe Price Personal Strat Balanced	TPPAX
Asset Allocation	T. Rowe Price Personal Strat Growth	TGIPX
Asset Allocation	T. Rowe Price Personal Strat Growth	TGIPX
Domestic Equity		
Large Cap Value	JP Morgan Equity Income	OIEJX
Large Cap Value	JP Morgan Equity Income	OIEJX
Large Cap Blend	Vanguard 500 Index Admiral	VFIAX
Large Cap Blend	Vanguard 500 Index Admiral	VFIAX
Large Cap Blend	Vanguard 500 Index Admiral	VFIAX
Large Cap Growth	T. Rowe Price Blue Chip Growth Port	TBCIX
Large Cap Growth	TIAA-CREF Large-Cap Gr Index	TILIX
Large Cap Growth	T. Rowe Price Blue Chip Growth Port	TBCIX
Mid Cap Value	AllianzGI NFJ Mid-Cap Value Instl	ANPRX
Mid Cap Blend	Vanguard Mid Cap Index	VIMAX
Mid Cap Growth	JP Morgan Mid Cap Growth	JMGMX
Mid Cap Growth	JP Morgan Mid Cap Growth	JMGMX



Sub-Asset Class	Fund
Domestic Equity	
Small Cap Blend	Mutual of America Small Cap Value
Small Cap Growth	Mutual of America Small Cap Growth
-	-
Foreign Equity	
International Equity	Vanguard VIF International
International Equity	Mutual of America International
-	-
-	-
Emerging Market Equity	American Funds Ins Series-New World
Government	
U.S. Government TIPS	PIMCO VIT Real Return Instl
Sector – Real Estate	
Real Estate	Vanguard VIF REIT Index
Target Date Fund	
Target Date	Mutual of America Retirement Income
Target Date	Mutual of America 2010 Retirement
Target Date	Mutual of America 2015 Retirement
Target Date	Mutual of America 2020 Retirement
Target Date	Mutual of America 2025 Retirement
Target Date	Mutual of America 2030 Retirement
Target Date	Mutual of America 2035 Retirement
Target Date	Mutual of America 2040 Retirement
Target Date	Mutual of America 2045 Retirement
Target Date	Mutual of America 2050 Retirement
-	-
-	-

Sub-Asset Class	Fund	Ticker
Domestic Equity		
Small Cap Blend	DFA US Small Cap I	DFCEX
Small Cap Growth	JPMorgan Small Cap Growth	JGSMX
Small Cap Value	MFS New Discovery Value	NDVFX
Foreign Equity		
International Equity	Vanguard Total Intl Stock Index Admiral	VTIAX
International Equity	American Funds Europacific Growth R6	RERGX
Global Equity	American Funds New Perspective R6	RNPGX
Global Equity	American Funds Capital World	RWIGX
Emerging Market Equity	DFA Emerging Markets I	DFCEX
Government		
U.S. Government TIPS	American Funds Inflation Linked Bd R6	RILFX
Sector – Real Estate		
Real Estate	Vanguard Real Estate Index Admiral	VGSLX
Target Date Fund		
Target Date	American Funds 2010 Trgt Date Retire R6	RFTTX
Target Date	American Funds 2010 Trgt Date Retire R6	RFTTX
Target Date	American Funds 2015 Trgt Date Retire R6	RFJTX
Target Date	American Funds 2020 Trgt Date Retire R6	RRCTX
Target Date	American Funds 2025 Trgt Date Retire R6	RFDTX
Target Date	American Funds 2030 Trgt Date Retire R6	RFETX
Target Date	American Funds 2035 Trgt Date Retire R6	RFFTX
Target Date	American Funds 2040 Trgt Date Retire R6	RFGTX
Target Date	American Funds 2045 Trgt Date Retire R6	RFHTX
Target Date	American Funds 2050 Trgt Date Retire R6	RFITX
Target Date	American Funds 2055 Trgt Date Retire R6	RFKTX
Target Date	American Funds 2060 Trgt Date Retire R6	RFUTX



Horace Mann Investors, Inc. offers 403(b) 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 advisor by calling 785-537-0754 or by visiting retire.horacemann.com/pshc after July 18, 2018. You should read the prospectuses carefully and consider the investment objectives, risks and charges and expenses carefully before you invest or send money.

Withdrawals from a 403(b) account are restricted by the IRS 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) If you take money out before age 59½, you could be subject to a federal penalty tax of 10% in addition to income taxes. You should consult with a tax advisor regarding any tax-favored products.

The earnings potential of each option reflects the degree of risk associated with it. The higher the potential return, the higher degree of risk, including the possibility of loss of principal.

Fixed income securities (i.e., bond funds) are subject to increased loss of principal during periods of rising interest rates. Fixed income investments are subject to various other risks, including changes in credit quality, market valuations, liquidity, prepayments, early redemption, corporate events, tax ramifications and other factors.

Large-cap U.S. stock funds (i.e., Large Value, Large Blend, Large Growth) invest primarily in stocks that fall in the top 70% of the U. S. market capitalization range as defined by Wilshire Associates, Incorporated.

Target maturity or "Lifecycle" funds are managed for investors planning to retire (or to begin withdrawing substantial portions of their investments) in or near a particular year. These funds provide both asset allocation and rebalancing for investors following an investment strategy that grows more conservative as the target date approaches. It is important to note the principal value of the Lifecycle fund is not guaranteed at any time.

Small-cap and mid-cap funds (i.e., Small Blend, Mid-Cap Blend, etc.) are subject to more fluctuation in value and may have additional risks than other investment options with stocks of larger, more stable companies.

International and global (i.e., Foreign Equity) are subject to additional risk due to fluctuating exchange rates, foreign accounting and financial policies, and other economic and political environments.

Real estate funds are subject to investment and liquidity risk and other risks inherent with real estate such as those associated with general and local economic conditions. Property values can decline due to environmental and other reasons. In addition, fluctuation in interest rates can negatively impact the performance of real estate investment options.

Not all funds and asset classes are available in all products.

The information provided here is for general informational purposes only and should not be considered an individualized recommendation or personalized investment advice. The investment strategies mentioned here may not be suitable for everyone. Each investor needs to review an investment strategy for his or her own particular situation before making any investment decision.