



## How we help educators

Horace Mann is the largest financial services company focused on providing America's educators and school employees with affordable auto, home and life insurance as well as retirement solutions. We offer programs to help educators find more money in their budget – as well as ongoing guidance to help grow and protect their assets with confidence.



### Retirement solutions

We're committed to helping educators reach their retirement goals. We will help you create a personalized retirement strategy that best fits your specific needs and help you put that strategy in motion.



### Life insurance

A Horace Mann life insurance policy can help ensure your loved ones are protected if the unthinkable happens.



### Auto and Homeowners insurance

We strive to provide educators with auto and homeowners insurance coverage at an affordable price.



Our auto policies come with special discounts and benefits specially designed with educators in mind.

## We're here for you

Contact your Horace Mann representative to request a workshop or schedule a one-on-one meeting to discuss how our value-added programs and products can help you protect what's important today and prepare for a successful tomorrow.

[horacemann.com](http://horacemann.com)



## Committed to educators' financial well-being for



Two teachers in Springfield, Illinois, started Horace Mann in 1945 to offer affordable auto insurance to educators. That mission has broadened significantly over the last 70 years. Today, Horace Mann has nearly one million customers — teachers, administrators, school employees and their families.

*For more information, contact:*

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## Education. A career choice that changes lives.

Teachers become teachers for a host of reasons unrelated to financial gain. Some want to make a positive difference in children's lives, while others take satisfaction in helping others to learn. Many teachers want to inspire young learners as they were inspired by their own teachers.



*“We make less, so you just have to budget what you can afford. I have very little extra money for savings.”*

– Educator, Horace Mann Educator Advisory Panel

## We provide solutions to the challenges educators face

Educators look out for their students' futures, and we believe they deserve someone to look out for theirs. Horace Mann serves more than 360,000 educators and their families, providing retirement solutions, as well as auto, home and life insurance coverages.



### Challenge:

#### Retirement readiness

Only 24 percent of baby boomers are confident they will have enough savings to last through their retirement years, and just 29 percent of millennials are actively preparing for retirement.<sup>1</sup>

### How Horace Mann helps:

#### State Retirement System Workshops

Our workshops show school employees how their **state retirement benefits and supplemental retirement plans can work together.**

(Not available in Utah)



### Challenge:

#### Student loan debt

The average college graduate has more than \$35,000 in student loan debt.<sup>2</sup>

### How Horace Mann helps:

#### Student Loan Solutions Workshops

We offer no-cost workshops to help educators determine if they can **remove or reduce student loan debt** and **redirect** any savings to other life goals.



### Challenge:

#### Out-of-pocket classroom spending

Most educators pay for classroom supplies and materials out of their own pocket — spending an average of \$500 a year.<sup>3</sup>

### How Horace Mann helps:

#### DonorsChoose.org Workshops and Funding

We are a national sponsor of **DonorsChoose.org**. We offer workshops to teach educators how to submit projects and improve their chances of getting funded. Schools served by Horace Mann agents have received more than **\$250 million** in funding to date.



### Challenge:

#### Making ends meet

Teaching pays less than other professions that require the same level of education.<sup>4</sup>

### How Horace Mann helps:

#### Financial Success Workshops

Financial Success Workshops cover the financial basics of **spending, budgeting and saving wisely.**

<sup>1</sup> Insured Retirement Institute (2016)   <sup>2</sup> Edvisors (2016)   <sup>3</sup> Scholastic Teacher & Principal School Report: Equity in Education Survey (2016)  
<sup>4</sup> National Education Association (2013)