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Horace Mann Retirement Advantage™

A retirement solution for school districts and their employees

Horace Mann provides retirement products for more than 4,000 public school districts' retirement plans nationally. This gives us a unique perspective on the retirement challenges faced by school districts and their employees. We designed Retirement Advantage to help address those challenges.

Retirement Advantage is a retirement product offered by **Horace Mann Investors, Inc. (HMII)** for 403(b), 457(b) and 401(a) plans, with a selection of mutual funds and a **Horace Mann Life Insurance Company (HMLIC)** Group Unallocated Fixed Annuity (GUFA).

<i>Program Feature</i>	<i>Advantage</i>	<i>Benefit</i>
Transparent fee structure	<ul style="list-style-type: none">• No fee payments from the mutual funds to HMII	<ul style="list-style-type: none">• Easy for participants to understand; consumer-friendly
Open architecture framework	<ul style="list-style-type: none">• Unbiased selection of 100 funds from a universe of 33,000 mutual fund choices	<ul style="list-style-type: none">• Flexibility to meet plan sponsor and participant needs
Investment advisory services offered by SWBC Retirement Plan Services (SWBC)	<ul style="list-style-type: none">• Guidance from experienced, unbiased advisor	<ul style="list-style-type: none">• SWBC can help provide plan sponsors with a greater level of confidence in the ongoing selection of mutual funds and monitoring mutual fund performance
Online education and enrollment	<ul style="list-style-type: none">• Interactive, video-guided experiences	<ul style="list-style-type: none">• Consistent, simple experience for all enrollees

Horace Mann Retirement Advantage™

Personal service from Horace Mann

We want to make sure your employees have all the information they need to better prepare for their future.



We work with your employees to help them:

- identify their retirement goals
- estimate their retirement income, and
- plan to fill any gaps between the two

Our free retirement workshops:

- help your employees understand the benefits of employer-based plans
- boost participation in your district's plan

Following the workshops, representatives are available to:

- meet individually with your employees to answer enrollment questions, or
- walk them through the easy-to-use, interactive employee tool

Mutual funds from leading investment managers

Our diverse mutual fund lineup offers flexibility for both first-time and sophisticated investors. Some of our top mutual fund managers include:



Experience the Horace Mann difference online

Horace Mann offers web-based education and enrollment for its retirement savings program. Our interactive video guide provides a consistent, simple experience for all enrollees.

Visit schools.horacemann.com

to learn how our user-friendly system can help employees:

- Calculate how much to save
- Decide where to allocate contributions
- Track progress toward retirement goals



Program Details

Transparent program fees		<ul style="list-style-type: none"> • Annualized asset-based 1.25% fee on mutual fund account balance; annual administrative fee of \$25
Wide range of investments	Mutual funds	<ul style="list-style-type: none"> • Select list of institutional mutual funds • No fee payments from the fund companies to Horace Mann
	Fixed interest annuity	<ul style="list-style-type: none"> • GUFA with daily credited interest; includes a current portfolio annual effective interest rate established on Jan. 1 and July 1 and guaranteed for 6 months • GUFA includes a 1% minimum guaranteed annual effective interest rate
Convenient investment allocation changes	Mutual funds	<ul style="list-style-type: none"> • Unlimited fund-to-fund transfers
	GUFA	<ul style="list-style-type: none"> • Unlimited transfers to the GUFA
	GUFA transfers to non-competing funds	<ul style="list-style-type: none"> • Unlimited
	GUFA transfers to competing funds	<ul style="list-style-type: none"> • 90-day wait for transfers to competing funds
Flexible contribution types		<ul style="list-style-type: none"> • Employee • Employer – where applicable
A range of payout options		<ul style="list-style-type: none"> • Annuity options available from HMLIC • Participant-directed systematic withdrawal options • Participant-directed lump sum withdrawal
Loans and Distributions		<ul style="list-style-type: none"> • \$20 per distribution • Loans available, if allowed by employer’s plan • Loan repayment by payroll deduction or individual repayment • Loan origination/annual administration fee: \$50
Investment advisory services		<ul style="list-style-type: none"> • Investment advisory services offered by SWBC include (1) fund recommendations and ongoing fund monitoring, or (2) fund selection, fund changes, and ongoing fund monitoring.



About SWBC

SWBC has served financial institutions and businesses across the country for nearly four decades. SWBC Retirement Plan Services offers unbiased advisory services to retirement plan sponsors.

Learn more about SWBC at swbc.com/retirement-plan-services.

The information provided here is for general informational purposes only, and should not be considered an individualized recommendation or personalized investment, tax or legal advice. Retirement Advantage is not structured to the individualized needs of a particular plan, participant or beneficiary. Plan sponsors are responsible for selecting and monitoring investment options in which participants and beneficiaries may invest. Each investor needs to create an investment strategy for his or her own particular situation before making any investment decisions.

Horace Mann Investors, Inc. offers mutual funds 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. This brochure shall not constitute an offer to sell or the solicitation of an offer to buy any security referenced herein.

Investment management and investment advisory services are offered by SWBC Investment Advisory Services, LLC, d/b/a SWBC Retirement Plan Services, a registered investment adviser with the Securities and Exchange Commission.

Recordkeeping and administration provided by Horace Mann Service Corporation. Horace Mann Life Insurance Company underwrites the Horace Mann Life Insurance Company group unallocated fixed annuity contract. Horace Mann Service Corporation and its affiliates are not undertaking to provide

impartial investment advice, or to give advice in a fiduciary capacity by providing access to SWBC's services through Horace Mann Retirement Advantage™. Horace Mann Service Corporation and its affiliates are not recommending that you select, or consider the advisability of selecting, SWBC to provide investment advice or investment management services to the plan. If you wish to use SWBC, you must independently determine whether to select SWBC and whether to continue with SWBC as a client based on your own monitoring of SWBC's performance.

You should consult your own tax and legal advisors regarding eligibility to offer a 403(b), 457(b) or 401(a) plan, the design and ongoing administration of your plan and compliance of your plan with the Internal Revenue Code and IRS regulations and other applicable laws.

For institutional plan sponsor use only. Not for use with plan participants.



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To learn more about

Horace Mann Retirement Advantage™,

find out how to develop a retirement program that's right for your educators or just get a checkup on your existing program, contact a Horace Mann Institutional Consultant.

866-999-1945 retirement@horacemann.com