



## New Hire Orientation Packet

### Required Notices:

- Annual Contribution Notice
- Notification to Eligible Employees
- Qualified Default Investment Alternative Notice (QDIA Notice)
- Participant Notice Concerning Plan Fees and Expenses

### New Account Forms:

- Salary Reduction Agreement – Required
- Beneficiary Form – Required
- Allocation Election Form – Optional (will be placed into the appropriate Target Date fund if no form is received with the enrollment)
- Election to Refund Form – Optional (**Required and must be completed if opting out of the plan**)
  - Participant has 90 day to complete this form
  - Salary Reduction Form should show 0%
  - Beneficiary Form is **not** required if Election to Refund form is completed

### Additional Information:

This new hire orientation packet is available at <http://retire.horacemann.com/pshc/Resources/>  
The participant web guide is also available at <http://retire.horacemann.com/pshc/Resources/>  
The investment listing, applicable prospectus information, and monthly/quarterly performance figures are available at <http://retire.horacemann.com/pshc/Investment-Options/>

### Questions:

Contact Jeff Schober QPFC, CRC, AIF of Gallagher Benefits (888) 537-0754  
Contact Horace Mann at 800-677-2363

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

## NOTICE OF RIGHT TO PARTICIPATE IN THE PLAN AND CONTRIBUTION LIMITS

**Elective Deferrals.** The 403(b) Thrift Plan for PrairieStar Health Center, Inc. (the "Plan") allows eligible employees to save for retirement. If you are eligible to participate in the Plan, then you may elect to reduce your compensation by a specified amount and have that amount contributed to the Plan as an elective deferral. There are two types of elective deferrals: Pre-Tax Deferrals and Roth Deferrals. For purposes of this notice, "elective deferrals" means both Pre-Tax Deferrals and Roth Deferrals. Regardless of the type of elective deferral you make, the amount you defer is counted as compensation for purposes of Social Security taxes.

**Pre-Tax Deferrals.** If you elect to make Pre-Tax Deferrals, then your taxable income is reduced by the deferral contributions so you pay less in federal income taxes. Later, when the Plan distributes the deferrals and earnings, you will pay the taxes on those deferrals and the earnings. Therefore, with a Pre-Tax Deferral, federal income taxes on the elective deferral contributions and on the earnings are only postponed. Eventually, you will have to pay taxes on these amounts.

**Roth Deferrals.** If you elect to make Roth Deferrals, the elective deferrals are subject to federal income taxes in the year of elective deferral. However, the elective deferrals and, in certain cases, the earnings on the elective deferrals are not subject to federal income taxes when distributed to you. In order for the earnings to be tax free, you must meet certain conditions

### How do I elect to make contributions to the Plan?

The amount you elect to defer will be deducted from your pay in accordance with a procedure established by the Plan Administrator. The Plan may automatically make a deferral for you unless you enter into a Salary Reduction Agreement (see the Summary Plan Description ("SPD")) for more information on the Plan's automatic deferral feature. You may elect to defer a portion of your compensation payable on or after your Entry Date. Such election will become effective as soon as administratively feasible after it is received by the Plan Administrator. Your election will remain in effect until you modify or terminate it.

If you are currently participating, you may want to change your amounts for the new Plan Year. You can increase or decrease your contribution or you can leave your amounts the same.

You can contact the Plan Administrator at to obtain further information on how to make contributions to the Plan.

### How much can I contribute?

Your total elective deferrals in any taxable year cannot exceed a dollar limit which is set by law. The limit for 2020 is \$19,500. After 2020, the dollar limit may increase for cost-of-living adjustments. See the paragraph below on Annual dollar limit.

**Age 50 Catch-Up Deferrals.** If you are at least age 50 or will attain age 50 before the end of a calendar year, then you may elect to defer additional amounts (called Age 50 Catch-Up Deferrals) to the Plan as of the January 1st of that year. You can defer the additional amounts regardless of any other limitations on the amount you can defer to the Plan. The maximum Age 50 Catch-Up Deferrals that you can make in 2020 is \$6,500. After 2020, the maximum might increase for cost-of-living adjustments. Age 50 Catch-Up Deferrals that you make will not be taken into account in determining any Employer matching contribution made to the Plan.

**Annual dollar limit.** Each separately stated annual dollar limit on the amount you may defer (the annual deferral limit and the Catch-Up Deferral limit) is a separate aggregate limit that applies to all such similar salary deferral amounts and "catch-up contributions" you may make under this Plan and any other cash or deferred arrangements (including other tax-sheltered 403(b) annuity contracts, simplified employee pensions or 401(k) plans) in which you may be participating. Generally, if an annual dollar limit is exceeded, then the excess must be returned to you in order to avoid adverse tax consequences. For this reason, you need to contact the Administrator if these situations might apply to you. It is desirable to request in writing that any such excess salary deferral amounts and Catch-Up Deferrals be returned to you.

If you are in more than one plan to which you can contribute elective deferrals, you must decide which plan or arrangement you would like to return the excess. If you decide that the excess should be distributed from this Plan, you must communicate this in writing to the Plan Administrator no later than the March 1st following the close of the calendar year in which such excess deferrals were made. However, if the entire dollar limit is exceeded in this Plan or any other plan the Employer maintains, then you will be deemed to have notified the Plan Administrator of the excess. The Plan Administrator will then return the excess deferral and any earnings to you by April 15th.

### What is the maximum annual amount that can be contributed (both Employer contributions and elective deferrals, but excluding Age 50 Catch-Up Deferrals) to my account?

The law imposes a limit on the amount of contributions (both Employer contributions and elective deferrals, but excluding Age 50 Catch-Up Deferrals) that may be made to your accounts during a year. For 2020, this total cannot exceed the lesser of \$57,000 or 100% of your includible compensation (generally your compensation for the prior 12 month period). After 2020, the dollar limit might increase for cost-of-living adjustments. Your includible compensation for purposes of this limit is limited for 2020 to \$285,000. After 2020, the dollar limit for includible compensation might increase in future years for cost-of-living adjustments.

The above limit may also need to be applied by taking into account contributions made to other retirement plans in which you are a participant. If you have more than 50% control of a corporation, partnership, and/or sole proprietorship, then the above limit is based

## **Annual Contribution Notice**

on contributions made to this Plan as well as contributions made to any 403(b) or qualified plans maintained by the businesses you control. If you control another business that maintains a plan in which you participate, then you are responsible for providing the Plan Administrator with information necessary to apply the annual contribution limits. If you fail to provide necessary and correct information to the Plan Administrator, it could result in adverse tax consequences to you, including the inability to exclude contributions to the Plan from your gross income for tax purposes.

You can find out more information about the Plan in the Summary Plan Description ("SPD"). You can obtain a copy from the Plan Administrator.

**403(B) THRIFT PLAN FOR PRAIRIESTAR HEALTH CENTER, INC.**

**NOTIFICATION TO ELIGIBLE EMPLOYEES  
(includes Automatic Contribution Arrangement)**

This is an annual notice and only applies to the Plan Year beginning on July 1, 2020.

This notice covers the following points:

- How much you can contribute to the Plan;
- Whether the Plan's automatic enrollment feature applies to you;
- What amounts will be automatically taken from your pay and contributed to the Plan;
- What other amounts the Employer will contribute to the Plan for you; and
- When your Plan account will be vested (that is, not lost when you leave your job), and when you can receive a distribution of your Plan account.

You can find out more information about the Plan in the Plan's Summary Plan Description. You can obtain a copy from the Plan Administrator.

**I. Employee deferral contributions**

You are allowed to defer a portion of your compensation each year instead of receiving that amount in cash. These amounts are referred to as deferrals and are held in an account for your behalf. When you are permitted to take a distribution from the Plan, you will be entitled to all of your deferrals, as adjusted for any gains or losses. The type of compensation that may be deferred under the Plan is explained in the section of the Summary Plan Description, entitled "What compensation is used to determine my Plan benefits?" (this is in the Article entitled "COMPENSATION AND ACCOUNT BALANCE").

If you are projected to attain age 50 during a calendar year, then you may elect to defer additional amounts (called Age 50 "Catch-Up Deferrals") to the Plan. These are additional amounts that you may defer, up to an annual limit imposed by law, regardless of any other limits imposed by the Plan.

You may make either Regular 403(b) deferrals (pre-tax) or Roth 403(b) deferrals (after-tax). Your election regarding the amount and type of deferrals is irrevocable with respect to any deferrals already withheld from your compensation. If you make Regular 403(b) deferrals, your deferrals are not subject to income tax until distributed from the Plan. If you make Roth 403(b) deferrals, your deferrals are subject to income tax at the time of deferral. The Roth 403(b) deferrals, however, are not taxed when you receive a distribution from the Plan. In addition, if you satisfy certain distribution requirements (see the Section below entitled "Distribution provisions"), then the earnings on the deferrals will not be subject to income tax when distributed from the Plan. Both types of deferrals are subject to Social Security taxes at the time of deferral. Your Employer will deduct the Social Security taxes, and in the case of Roth 403(b) deferrals will deduct income taxes, from your remaining compensation.

**Automatic Deferrals.** The Plan includes an automatic enrollment feature known as an eligible automatic contribution arrangement ("EACA"). **If you do not complete and return a salary deferral agreement**, then the Employer will automatically withhold a portion of your eligible compensation from your pay each payroll period and contribute that amount to the Plan as a Roth 403(b) deferral (the automatic amount is described below). If you wish to defer the Automatic Deferral amount, then you do not need to complete a salary deferral agreement. However, if you do not wish to defer any of your compensation, or you wish to defer an amount of compensation different from the Automatic Deferral amount, then you may make an election to do so. This election is made by submitting a salary deferral agreement to the Administrator, in accordance with the deferral procedures of the Plan, within a reasonable time after receipt of this notice, and before the occurrence of the first Automatic Deferral to which this notice applies. Your election will be effective as soon as the Administrator reasonably can implement your election after receipt.

**Automatic Deferral.** The following provisions apply:

- **Application to new Participants.** The automatic deferral provisions apply to Employees whose entry date is on or following the automatic deferral effective date.

**Automatic deferral provisions.** The following provisions apply as to automatic deferrals:

- You may complete a Salary Reduction Agreement at any time to select an alternative salary deferral amount or to elect not to defer under the Plan in accordance with the deferral procedures of the Plan.
- The amount to be automatically withheld from your pay each payroll period will be equal to 3% of your compensation.

**Automatic deferral increase**

- While you are a Participant, the automatic deferral amount will increase by 1% up to a maximum of 6%.
- The increase in the amount automatically withheld from your pay will be effective on the first day of the Plan Year, beginning with the second Plan Year following the date salary deferrals were first automatically withheld from your pay.

**Limited right to withdraw automatic deferrals.** For a limited time, if your Employer automatically enrolled you and you did not want to participate in the Plan, you may elect to have the Plan distribute to you all of your prior automatic deferrals (adjusted for any earning or losses). You may make this election on the form provided to you by the Plan Administrator. You must make this election no later than 90 days after the first automatic deferral is taken from your compensation. If you elect to withdraw your automatic deferrals then the entire amount, will be subject to income taxes, but you will not be subject to the 10% premature distribution penalty tax, even if you receive the distribution prior to age 59 1/2. Also, if you withdraw your prior automatic deferrals, then you will forfeit any matching contributions related to those deferrals. If you take out automatic deferrals, then the Employer will treat you as having chosen to make no further contributions. However, you can choose to continue or restart making contributions by completing a salary reduction agreement.

**II. Other Employer Contributions**

In addition to the above, other contributions may be made to the Plan. You should review the Article entitled "EMPLOYER CONTRIBUTIONS" for details regarding these other contributions.

**III. Vesting**

The following is a general explanation of the vesting provisions of the Plan. More details can be found in the Article of the SPD entitled "VESTING."

**100% vested contributions.** You are always 100% vested (which means that you are entitled to all of the amounts) in your accounts attributable to the following contributions:

- elective deferrals including Roth elective deferrals and catch-up contributions
- rollover contributions

**Vesting schedules.** Your "vested percentage" for certain Employer contributions is based on vesting Periods of Service. This means at the time you stop working, your account balance attributable to contributions subject to a vesting schedule is multiplied by your vested percentage. The result, when added to the amounts that are always 100% vested as shown above, is your vested interest in the Plan, which is what you will actually receive from the Plan. You will always, however, be 100% vested if you are employed on or after your Normal Retirement Age or if you terminate employment on account of your death or as a result of becoming disabled

**Matching Contributions**

Your "vested percentage" in your account attributable to matching contributions is determined under the following schedule.

Vesting Schedule Matching Contributions	
<u>Periods of Service</u>	<u>Percentage</u>
1	0%
2	20%
3	50%
4	60%
5	100%

**Additional vesting provisions**

Employees hired prior to December 1, 2015 will be subject to a 5-year graded vesting schedule: 20% vesting credit for each year of service.

**IV. Distribution provisions**

The Plan and law impose restrictions on when you may receive a distribution from the Plan. Below is general information on when distributions may be made under the Plan. See the SPD for more details, including details on how benefits are paid. Also, at the time you are entitled to receive a distribution, the Administrator will provide you with a notice explaining the rules regarding the taxation of the distribution. Please see the Summary Plan Description for further details.

You might be able to receive a distribution of the vested portion of some or all of your accounts in the Plan when you terminate employment with your Employer. The rules regarding the payment of death benefits to your beneficiary are described in the Article in the Summary Plan Description entitled "DISTRIBUTIONS UPON DEATH."

If you terminate employment and your vested benefit exceeds \$5,000, you will be entitled to a distribution within a reasonable time after the date the Participant terminates employment. You must consent to this distribution.

If you terminate employment, and the value of your vested benefit does not exceed \$5,000, then a distribution will automatically be paid to you even if you do not consent. Such distribution will be paid to you within a reasonable period of time after your termination of employment.

You may also withdraw money from the Plan from certain accounts if you have reached age 59 1/2, if you incurred a financial hardship or if you have been a Participant in the Plan for at least 60 months. However, there are various rules and requirements that you must meet before any withdrawal is permitted. See the Article in the SPD entitled "DISTRIBUTIONS PRIOR TO TERMINATION OF EMPLOYMENT" for more details.

You may withdraw money from your rollover account at any time. See the Article in the SPD entitled "DISTRIBUTIONS PRIOR TO TERMINATION OF EMPLOYMENT" for more details.

**Qualified reservist distributions.** If you: (i) are a reservist or National Guardsman; (ii) were/are called to active duty after September 11, 2001; and (iii) were/are called to duty for at least 180 days or for an indefinite period, you may take a distribution of your elective deferrals under the Plan while you are on active duty, regardless of your age. The 10% premature federal distribution penalty tax, normally applicable to Plan distributions made before you reach age 59 1/2, will not apply to the distribution. You also may repay the distribution to an IRA, without limiting amounts you otherwise could contribute to the IRA, provided you make the repayment within 2 years following your completion of active duty.

**Distributions for deemed severance of employment.** If you are on active military duty for more than 30 days, then the Plan generally treats you as having severed employment for purposes of receiving a distribution from the Plan from all contribution accounts. If you request a distribution on account of this deemed severance of employment and all or part of the distribution is taken from elective deferrals, then you are not permitted to make any contributions to the Plan for six (6) months after the date of the distribution.

## **V. Administrative procedures**

The amount you elect to defer will be deducted from your pay in accordance with a procedure established by the Administrator. Your election will become effective as soon as administratively feasible. Your election will remain in effect until you modify or terminate it.

You may revoke or make modifications to your salary deferral election in accordance with procedures that the Plan Administrator provides.

In addition to any other election periods provided above, you may make or modify a deferral election during the 30-day period immediately preceding the Plan Year for which this notice is being provided. For the Plan Year you become eligible to make deferrals, you may complete a salary deferral agreement during a 30-day period that includes the date you become eligible.

If you decide to start or change your elective deferral, you must complete the salary reduction agreement and return it to the Plan Administrator.

## **VI. Investments**

**Right to direct investment/default investment.** You have the right to direct the investment of your accounts in any of the investment choices explained in the investment information materials provided to you.

We encourage you to make an investment election to ensure that amounts in the Plan are invested in accordance with your long-term investment and retirement plans. However, if you do not make an investment election, then the amounts that you could have elected to invest will be invested in a default investment that the Plan officials have selected.

## **VII. Employer's right to terminate Plan**

Pursuant to the terms of the Plan, your Employer has the right, at any time, to terminate the Plan. Termination of the Plan will result in the discontinuance of all contributions to the Plan (including the safe harbor 403(b) contribution) with respect to any compensation you receive after the effective date of the termination. Termination of the Plan will not affect your right to receive any contributions you have accrued as of the effective date of the termination.

## **VIII. Maximum annual amount that can be contributed**

The law imposes a limit on the amount of contributions (both Employer contributions and elective deferrals, but excluding Age 50 Catch-Up Deferrals) that may be made to your accounts during a year. For 2020, this total cannot exceed the lesser of \$57,000 or 100% of your includible compensation (generally your compensation for the prior 12 month period). After 2020, the dollar limit might increase for cost-of-living adjustments. Your includible compensation for purposes of this limit is limited for 2020 to \$285,000. After 2020, the dollar limit for includible compensation might increase in future years for cost-of-living adjustments.

**Notification to Eligible Employees**

The above limit may also need to be applied by taking into account contributions made to other retirement plans in which you are a participant. If you have more than 50% control of a corporation, partnership, and/or sole proprietorship, then the above limit is based on contributions made to this Plan as well as contributions made to any 403(b) or qualified plans maintained by the businesses you control. If you control another business that maintains a plan in which you participate, then you are responsible for providing the Plan Administrator with information necessary to apply the annual contribution limits. If you fail to provide necessary and correct information to the Plan Administrator, it could result in adverse tax consequences to you, including the inability to exclude contributions to the Plan from your gross income for tax purposes.

**IX. Additional information**

**This notice is not a substitute for the Summary Plan Description.** The provisions of the Plan are very complex and you should always look at the Summary Plan Description if you have any questions about the Plan. If, after reading the Summary Plan Description, you still have questions, contact the Plan Administrator.

The name, address and business telephone number of the Plan's Administrator are:

PrairieStar Health Center, Inc.

2700 East 30th Avenue

Hutchinson, Kansas 67502-1242

(620) 663-8484

## 403(b) Thrift Plan for PrairieStar Health Center, Inc. Notice Regarding Qualified Default Investment Alternative

### Information on the Qualified Default Investment

This notice gives you important investment information related to your account under the 403(b) Thrift Plan for PrairieStar Health Center, Inc. ("Plan"). You should read this notice very carefully to understand how your Plan account assets will be invested if you do not make an investment election. You can find out more about the Plan in the Plan's Summary Plan Description (SPD) and any Summary of Material Modifications (SMM).

The Plan offers participants and beneficiaries, if applicable, the opportunity to invest in a broad range of investment alternatives, sufficient to permit investment in a diversified portfolio. You have the right to choose from among these alternatives. To secure information about these options:

- See Kathy Ireland
- Go to [www.bcgbenefits.com](http://www.bcgbenefits.com)

If you do not actually make an investment election, the Plan provides for your contributions and other money in your Plan Account to be invested in what is known as a "Qualified Default Investment Alternative".

You and/or your beneficiaries have the right to direct investments out of the Qualified Default Investment Alternative as often as you can for other Plan investments (but no less frequently than quarterly). PrairieStar Health Center, Inc.'s Plan permits you to change your investment direction daily, subject to any excessive trading policy that may be imposed by the investment option.

Additional information about the Qualified Default Investment Alternative (as of ) is provided in the following section.

### Qualified Default Investment

The Qualified Default Investment Alternative is an age-based fund. This investment seeks varying degrees of long-term appreciation and capital preservation through a mix of equity and fixed-income investments available through the Plan. Allocations, which will change over time, are based on your year of birth and generally become more conservative (i.e., decreasing risk of losses) with increasing age.

Investment Name	Birthdate Range
Am. Funds 2010 Target Date Retire. Fund (R6)	01/01/1943 – 12/31/1947
Am. Funds 2015 Target Date Retire. Fund (R6)	01/01/1948 – 12/31/1952
Am. Funds 2020 Target Date Retire. Fund (R6)	01/01/1953 – 12/31/1957
Am. Funds 2025 Target Date Retire. Fund (R6)	01/01/1958 – 12/31/1962
Am. Funds 2030 Target Date Retire. Fund (R6)	01/01/1963 – 12/31/1967
Am. Funds 2035 Target Date Retire. Fund (R6)	01/01/1968 – 12/31/1972
Am. Funds 2040 Target Date Retire. Fund (R6)	01/01/1973 – 12/31/1977
Am. Funds 2045 Target Date Retire. Fund (R6)	01/01/1978 – 12/31/1982
Am. Funds 2050 Target Date Retire. Fund (R6)	01/01/1983 – 12/31/1987
Am. Funds 2055 Target Date Retire. Fund (R6)	01/01/1988 – 12/31/1992
Am. Funds 2060 Target Date Retire. Fund (R6)	01/01/1993 – 12/31/2005

### Primary Risks

The qualified default investment is subject to several stock and bond market risks, any of which could cause an investor to lose money. However, because bonds and short-term investments usually are less volatile than stocks, and because a significant portion of the qualified default investment's assets may be in bonds and short-term investments, the overall level of risk should be low to moderate. Where assets are



substantially allocated to bonds and money market instruments, an investment is primarily subject to the following risks: (1) interest rate risk, which is the chance that bond prices overall will decline because of rising interest rates; (2) income risk, which is the chance that an underlying fund's income will decline because of falling interest rates; (3) credit risk, which is the chance that the issuer of a security will fail to pay interest and principal in a timely manner, or that negative perceptions of the issuer's ability to make such payments will cause the price of that security to decline, thus reducing the underlying fund's return; and (4) call risk, which is the chance that during periods of falling interest rates, issuers of callable bonds may call (buy back) securities with higher interest rates before their maturity dates. The fund would then lose potential price increases and would be forced to reinvest the unanticipated proceeds at lower interest rates, resulting in a decline in the fund's income. For mortgage-backed securities, this risk is known as prepayment risk.

Because a significant portion of the qualified default investment's assets is allocated to equity funds, the default investment is also subject to stock market risk, which is the chance that stock prices overall will decline. Stock markets tend to move in cycles, with periods of rising prices and periods of falling prices. The default investment may also be subject to the following risks associated with investments in foreign stocks: (1) currency risk, which is the chance that the value of a foreign investment, measured in U.S. dollars, will decrease because of unfavorable changes in currency exchange rates; (2) country risk, which is the chance that domestic events – such as political upheaval, financial troubles, or natural disasters – will weaken a country's securities markets; and (3) regional risk, which is the chance that an entire region – for example, the European or Pacific region – will be hurt by political upheaval, financial troubles, or natural disasters. The default investment is also subject to manager risk, which is the chance that poor investment selection will cause one or more of the underlying funds – and, thus, the investment itself – to underperform relevant measures of market performance or other investments with a similar investment objective.

The qualified default investment is also subject to asset allocation risk, which is the chance that the selection of underlying investments and the allocation of assets to those investments will cause the investment to underperform other funds with a similar investment objective.

## Default Investment Fees and Expenses

Certain fees and expenses may be incurred as a result of your investment in the qualified default investment alternative. Those fees and expenses are included in the following list.

### Am. Funds 2010 Target Date Retire. Fund (R6)

Current information as of 09/30/2019.  
 Web site: [www.americanfunds.com](http://www.americanfunds.com)  
 Gross expense ratio: 0.33%      Net expense ratio: 0.33%  
 Management fee: 0.00%      12b-1 fee: N/A  
 Other expense: 0.33%      Transaction fee: N/A  
 Redemption fee: N/A      Sales charge: N/A  
 Deferred sales charge: N/A

### Am. Funds 2015 Target Date Retire. Fund (R6)

Current information as of 09/30/2019.  
 Web site: [www.americanfunds.com](http://www.americanfunds.com)  
 Gross expense ratio: 0.33%      Net expense ratio: 0.33%  
 Management fee: 0.00%      12b-1 fee: N/A  
 Other expense: 0.33%      Transaction fee: N/A  
 Redemption fee: N/A      Sales charge: N/A  
 Deferred sales charge: N/A

### Am. Funds 2020 Target Date Retire. Fund (R6)

Current information as of 09/30/2019.  
 Web site: [www.americanfunds.com](http://www.americanfunds.com)  
 Gross expense ratio: 0.34%      Net expense ratio: 0.34%  
 Management fee: 0.00%      12b-1 fee: N/A  
 Other expense: 0.34%      Transaction fee: N/A  
 Redemption fee: N/A      Sales charge: N/A  
 Deferred sales charge: N/A

### Am. Funds 2025 Target Date Retire. Fund (R6)

Current information as of 09/30/2019.  
 Web site: [www.americanfunds.com](http://www.americanfunds.com)  
 Gross expense ratio: 0.36%      Net expense ratio: 0.36%  
 Management fee: 0.00%      12b-1 fee: N/A  
 Other expense: 0.36%      Transaction fee: N/A  
 Redemption fee: N/A      Sales charge: N/A  
 Deferred sales charge: N/A

### Am. Funds 2030 Target Date Retire. Fund (R6)

Current information as of 09/30/2019.  
 Web site: [www.americanfunds.com](http://www.americanfunds.com)  
 Gross expense ratio: 0.38%      Net expense ratio: 0.38%  
 Management fee: 0.00%      12b-1 fee: N/A  
 Other expense: 0.38%      Transaction fee: N/A  
 Redemption fee: N/A      Sales charge: N/A  
 Deferred sales charge: N/A

### Am. Funds 2035 Target Date Retire. Fund (R6)

Current information as of 09/30/2019.  
 Web site: [www.americanfunds.com](http://www.americanfunds.com)  
 Gross expense ratio: 0.39%      Net expense ratio: 0.39%  
 Management fee: 0.00%      12b-1 fee: N/A  
 Other expense: 0.39%      Transaction fee: N/A  
 Redemption fee: N/A      Sales charge: N/A  
 Deferred sales charge: N/A

### Am. Funds 2040 Target Date Retire. Fund (R6)

Current information as of 09/30/2019.  
 Web site: [www.americanfunds.com](http://www.americanfunds.com)  
 Gross expense ratio: 0.40%      Net expense ratio: 0.40%  
 Management fee: 0.00%      12b-1 fee: N/A  
 Other expense: 0.40%      Transaction fee: N/A  
 Redemption fee: N/A      Sales charge: N/A  
 Deferred sales charge: N/A

### Am. Funds 2045 Target Date Retire. Fund (R6)

Current information as of 09/30/2019.  
 Web site: [www.americanfunds.com](http://www.americanfunds.com)  
 Gross expense ratio: 0.40%      Net expense ratio: 0.40%

**Am. Funds 2045 Target Date Retire. Fund (R6)**

Management fee: 0.00%                      12b-1 fee: N/A  
Other expense: 0.40%                      Transaction fee: N/A  
Redemption fee: N/A                      Sales charge: N/A  
Deferred sales charge: N/A

**Am. Funds 2050 Target Date Retire. Fund (R6)**

Current information as of 09/30/2019.  
Web site: [www.americanfunds.com](http://www.americanfunds.com)  
Gross expense ratio: 0.41%                      Net expense ratio: 0.41%  
Management fee: 0.00%                      12b-1 fee: N/A  
Other expense: 0.41%                      Transaction fee: N/A  
Redemption fee: N/A                      Sales charge: N/A  
Deferred sales charge: N/A

**Am. Funds 2055 Target Date Retire. Fund (R6)**

Current information as of 09/30/2019.  
Web site: [www.americanfunds.com](http://www.americanfunds.com)  
Gross expense ratio: 0.42%                      Net expense ratio: 0.42%  
Management fee: 0.00%                      12b-1 fee: N/A  
Other expense: 0.42%                      Transaction fee: N/A  
Redemption fee: N/A                      Sales charge: N/A  
Deferred sales charge: N/A

**Am. Funds 2060 Target Date Retire. Fund (R6)**

Current information as of 09/30/2019.  
Web site: [www.americanfunds.com](http://www.americanfunds.com)  
Gross expense ratio: 0.44%                      Net expense ratio: 0.44%  
Management fee: 0.00%                      12b-1 fee: N/A  
Other expense: 0.44%                      Transaction fee: N/A  
Redemption fee: N/A                      Sales charge: N/A  
Deferred sales charge: N/A

**Fee/Expense Definitions**

- *Gross expense ratio* – The gross expense ratio is the fund's annual operating expenses as a percentage of average net assets. The gross expense ratio does not reflect any fee waivers or reimbursements that may be in effect.
- *Net expense ratio* – The net expense ratio reflects the expenses currently being charged by the fund after taking into account any applicable waivers or reimbursements, without which performance would have been less.
- *Management fee* – The cost of the day-to-day operation and management of the fund.
- *12b-1 fee* – The 12b-1 fee covers the cost of distributing fund shares to investors, including advertising and sales costs.
- *Other expense* – Other expense is determined by subtracting the management fee and 12b-1 fee from the gross expense ratio.
- *Transaction fee* – The costs incurred when buying or selling securities. These include brokers' commissions and spreads (the difference between the price the dealer paid for a security and the price at which it can be sold).
- *Redemption fee* – The redemption fee is an amount charged when money is withdrawn from the fund. The amount of a redemption fee is generally relative to the amount of time that the investment was held, so that longer-held investments incur smaller rates of charge.
- *Sales charge* – A one-time deduction from an investment made into the fund. The amount is generally relative to the amount of the investment, so that larger investments incur smaller rates of charge.
- *Deferred sales charge* – imposed when investors redeem shares. The percentage charged generally declines the longer shares are held, and it is usually applied to the lower of the beginning price or ending price.

## 403(b) Thrift Plan for PrairieStar Health Center, Inc.

This document contains important information concerning our retirement plan. The first section provides you with information about the plan in general, including any expenses you might incur through participation in the plan or through taking advantage of different plan features. The second section provides information about the plan's investment alternatives, including any fees or expenses associated with those investments.

If you have questions concerning any of this information, contact Kathy Ireland, Plan Sponsor, at 620-802-0031.

### Plan Information

The Plan is intended to be an ERISA Section 404(c) plan. This simply means that you "exercise control" over some or all of the investments in your Plan account. The fiduciaries of the Plan may be relieved of liability, or responsibility, for any losses that you may experience as a direct result of your investment decisions.

As a Plan participant, you may request certain information from Kathy Ireland, Plan Sponsor, 2700 E 30th Ave, Hutchinson, KS 67502, Phone: 620-802-0031. This information includes: annual operating expenses of the Plan investments; copies of prospectuses, financial statements, reports, or other materials relating to Plan investments provided to the Plan; a list of assets contained in each Plan investment portfolio; the value of those assets and fund units or shares; and the past and current performance of each Plan investment.

You give investment directions for your Plan account, selecting from investment choices provided under the Plan, as determined by PrairieStar Health Center, Inc.

You may change your investment choices daily, subject to any excessive trading policy that may be imposed by the investment option.

### Other Plan-related Expenses

Retirement plans have different types of expenses.

**Administration expenses** – These are charges for services such as legal, accounting and recordkeeping expenses.

In our Plan, these expenses are paid by the Plan sponsor and are not allocated to Plan participants. You do not pay any administration expenses.

Your plan fees include an annual asset-based fee of 0.55% of plan assets for recordkeeping services, custody services, call support services and other features of the plan. There is an account fee of \$16.00 per participant charged each year to cover administrative costs. There is also an annual asset-based fee of 0.60% of plan assets to coverage investment advisory services provided by Kestra/Gallagher. Your employer has, at its discretion, elected to pay all of these plan administrative expenses.

**Individual expenses** – These are expenses you may incur if you take advantage of certain Plan features.

*Qualified Domestic Relations Order (QDRO)* – The following QDRO-related expenses will be charged to your account:

- A \$100.00 processing fee for each domestic relations order

*Distributions* – The following distribution-related expenses will be charged to your account:

- A \$20.00 processing fee for each type of distribution requested
- A \$75 charge for each installment payment processed
- A \$50.00 processing fee for the reprocessing of distributions.
- A \$125.00 set-up fee for annuity payments.

*Other Expenses* – You may incur certain charges for:

- Additional overnight charge fee: \$60.00 mailing
- Wire transfer fee: \$40.00

Additional individual expenses may be charged against your plan account based upon the investment options that you select. Please refer to the investment comparative chart for more information on these expenses.

## 403(b) Thrift Plan for PrairieStar Health Center, Inc.

Investment Options - 03/31/2020

This document includes important information to help you compare the investment options under your retirement plan. If you want additional information about your investment options, you can go to the specific Internet Web site address shown below or you can contact Kathy Ireland, Plan Sponsor, at 620-802-0031. A free paper copy of the information available on the Web site[s] can be obtained by contacting Kathy Ireland, Plan Sponsor, at 620-802-0031.

### Document Summary

This section has two parts. Part I consists of performance information for plan investment options. This part shows you how well the investments have performed in the past. Part II shows you the fees and expenses you will pay if you invest in an option.

### Part I. Performance Information

**Table 1** focuses on the performance of investment options that do not have a fixed or stated rate of return. Table 1 shows how these options have performed over time and allows you to compare them with an appropriate benchmark for the same time periods. Past performance does not guarantee how the investment option will perform in the future. Your investment in these options could lose money. Information about an option's principal risks is available on the Web site[s].

Each investment in the table also has a "benchmark". The benchmark allows you to compare an investment's performance to the performance of a widely used collection of investments. While you cannot invest in a benchmark, the performance of the benchmark will give you an idea of how well the investment did in the same time period.

<b>Table 1 – Variable Return Investments</b>							
Name	Average Annual Total Return as of 03/31/2020				Benchmark		
	1 yr.	5 yr.	10 yr./ Since Inception*	Inception Date	1 yr.	5 yr.	10 yr./ Since Inception*
<b>STOCK</b>							
AllianzGI Mid-Cap Value Fund (R6)	-18.15%	1.51%	6.96%	04/18/1988	-22.51%	0.56%	7.88%
					S&P MidCap 400 Index		
Additional information may be found at: <a href="http://www.dolfeedisclosure.com?c=bcg&amp;f=XQ439">www.dolfeedisclosure.com?c=bcg&amp;f=XQ439</a>							
<b>Note on Performance:</b> Performance for this investment for the period prior to 12/18/2017 is based on a different share class for the investment.							
Am. Funds Cap. World Gro. & Inc. Fund (R6)	-10.74%	2.86%	6.34%	03/26/1993	-11.26%	2.85%	5.88%
					MSCI All Country World NR Index		
Additional information may be found at: <a href="http://www.dolfeedisclosure.com?c=bcg&amp;f=X3237">www.dolfeedisclosure.com?c=bcg&amp;f=X3237</a>							
American Funds EuroPacific Growth Fund (R6)	-12.70%	0.91%	3.97%	04/16/1984	-15.57%	-0.64%	2.05%
					MSCI All Country World ex-US NR Index		
Additional information may be found at: <a href="http://www.dolfeedisclosure.com?c=bcg&amp;f=X3181">www.dolfeedisclosure.com?c=bcg&amp;f=X3181</a>							
American Funds New Perspective Fund (R6)	-6.37%	6.08%	8.68%	03/13/1973	-11.26%	2.85%	5.88%
					MSCI All Country World NR Index		
Additional information may be found at: <a href="http://www.dolfeedisclosure.com?c=bcg&amp;f=X3232">www.dolfeedisclosure.com?c=bcg&amp;f=X3232</a>							
DFA Emerging Mkts. Core Equity Portfolio (I)	-23.40%	-2.01%	0.12%	04/05/2005	-17.69%	-0.37%	0.68%
					MSCI Emerging Markets NR Index		
Additional information may be found at: <a href="http://www.dolfeedisclosure.com?c=bcg&amp;f=35503">www.dolfeedisclosure.com?c=bcg&amp;f=35503</a>							
DFA US Small Cap Portfolio (I)	-27.15%	-1.84%	6.73%	03/19/1992	-25.89%	0.45%	8.06%
					S&P SmallCap 600 Index		
Additional information may be found at: <a href="http://www.dolfeedisclosure.com?c=bcg&amp;f=39590">www.dolfeedisclosure.com?c=bcg&amp;f=39590</a>							
Invesco Oppenheimer Intl Growth Fund (R6)	-7.16%	0.74%	4.65%	03/25/1996	-15.57%	-0.64%	2.05%
					MSCI All Country World ex-US NR Index		
Additional information may be found at: <a href="http://www.dolfeedisclosure.com?c=bcg&amp;f=X9672">www.dolfeedisclosure.com?c=bcg&amp;f=X9672</a>							
<b>Note on Performance:</b> Performance for this investment for the period prior to 03/29/2012 is based on a different share class for the investment.							

**Table 1 – Variable Return Investments**

Name	Average Annual Total Return as of 03/31/2020				Benchmark		
	1 yr.	5 yr.	10 yr./ Since Inception*	Inception Date	1 yr.	5 yr.	10 yr./ Since Inception*
JPMorgan Equity Income Fund (R6) Additional information may be found at: <a href="http://www.dolfeedisclosure.com?c=bcg&amp;f=X9424">www.dolfeedisclosure.com?c=bcg&amp;f=X9424</a> <b>Note on Performance:</b> Performance for this investment for the period prior to 01/31/2012 is based on a different share class for the investment.	-13.27%	4.13%	9.78%	07/02/1987	-6.98%	6.73%	10.53% S&P 500 Index
JPMorgan Mid Cap Growth Fund (R6) Additional information may be found at: <a href="http://www.dolfeedisclosure.com?c=bcg&amp;f=X8805">www.dolfeedisclosure.com?c=bcg&amp;f=X8805</a> <b>Note on Performance:</b> Performance for this investment for the period prior to 11/01/2011 is based on a different share class for the investment.	-2.73%	7.21%	11.94%	03/02/1989	-22.51%	0.56%	7.88% S&P MidCap 400 Index
JPMorgan Small Cap Growth Fund (R6) Additional information may be found at: <a href="http://www.dolfeedisclosure.com?c=bcg&amp;f=X6558">www.dolfeedisclosure.com?c=bcg&amp;f=X6558</a> <b>Note on Performance:</b> Performance for this investment for the period prior to 11/30/2010 is based on a different share class for the investment.	-12.15%	8.12%	12.12%	07/01/1991	-25.89%	0.45%	8.06% S&P SmallCap 600 Index
MFS New Discovery Value Fund (R6) Additional information may be found at: <a href="http://www.dolfeedisclosure.com?c=bcg&amp;f=XA273">www.dolfeedisclosure.com?c=bcg&amp;f=XA273</a>	-23.64%	1.32%	7.18%	05/26/2011	-25.89%	0.45%	7.37% S&P SmallCap 600 Index
T. Rowe Price Blue Chip Growth Fund (I) Additional information may be found at: <a href="http://www.dolfeedisclosure.com?c=bcg&amp;f=XL930">www.dolfeedisclosure.com?c=bcg&amp;f=XL930</a> <b>Note on Performance:</b> Performance for this investment for the period prior to 12/17/2015 is based on a different share class for the investment.	-2.70%	10.86%	13.93%	06/30/1993	-6.98%	6.73%	10.53% S&P 500 Index
TIAA-CREF Large-Cap Growth Index Fund (I) Additional information may be found at: <a href="http://www.dolfeedisclosure.com?c=bcg&amp;f=28361">www.dolfeedisclosure.com?c=bcg&amp;f=28361</a>	0.84%	10.29%	12.89%	10/01/2002	-6.98%	6.73%	10.53% S&P 500 Index
Vanguard 500 Index Fund (Adm) Additional information may be found at: <a href="http://www.dolfeedisclosure.com?c=bcg&amp;f=05004">www.dolfeedisclosure.com?c=bcg&amp;f=05004</a>	-7.01%	6.69%	10.49%	08/31/1976	-6.98%	6.73%	10.53% S&P 500 Index
Vanguard Mid-Cap Index Fund (Adm) Additional information may be found at: <a href="http://www.dolfeedisclosure.com?c=bcg&amp;f=17982">www.dolfeedisclosure.com?c=bcg&amp;f=17982</a>	-16.65%	2.08%	8.86%	05/21/1998	-22.51%	0.56%	7.88% S&P MidCap 400 Index
Vanguard Real Estate Index Fund (Adm) Additional information may be found at: <a href="http://www.dolfeedisclosure.com?c=bcg&amp;f=17979">www.dolfeedisclosure.com?c=bcg&amp;f=17979</a>	-16.55%	0.49%	7.89%	05/13/1996	-11.26%	2.85%	5.88% MSCI All Country World NR Index
Vanguard Total Intl. Stock Index Fund (Adm) Additional information may be found at: <a href="http://www.dolfeedisclosure.com?c=bcg&amp;f=X6567">www.dolfeedisclosure.com?c=bcg&amp;f=X6567</a> <b>Note on Performance:</b> Performance for this investment for the period prior to 11/29/2010 is based on a different share class for the investment.	-16.57%	-0.68%	2.06%	04/29/1996	-15.57%	-0.64%	2.05% MSCI All Country World ex-US NR Index
<b>BOND</b>							
American Funds Infl Linked Bond Fund (R6) Additional information may be found at: <a href="http://www.dolfeedisclosure.com?c=bcg&amp;f=XJ087">www.dolfeedisclosure.com?c=bcg&amp;f=XJ087</a>	8.27%	3.09%	3.14%	12/14/2012	6.85%	2.67%	2.67% Bloomberg Barclays U.S. Treasury TIPS Index
BlackRock Total Return Fund (K) Additional information may be found at: <a href="http://www.dolfeedisclosure.com?c=bcg&amp;f=56720">www.dolfeedisclosure.com?c=bcg&amp;f=56720</a>	5.74%	2.83%	4.65%	12/07/2001	8.93%	3.36%	3.88% Bloomberg Barclays U.S. Aggregate Bond Index

**Table 1 – Variable Return Investments**

Name	Average Annual Total Return as of 03/31/2020				Benchmark		
	1 yr.	5 yr.	10 yr./ Since Inception*	Inception Date	1 yr.	5 yr.	10 yr./ Since Inception*
PGIM Global Total Return Fund (R6)	0.48%	3.29%	4.48%	07/07/1986	4.20%	2.64%	2.47%
Bloomberg Barclays Global Aggregate Index Additional information may be found at: <a href="http://www.dolfeedisclosure.com?c=bcg&amp;f=X9538">www.dolfeedisclosure.com?c=bcg&amp;f=X9538</a> <b>Note on Performance:</b> Performance for this investment for the period prior to 02/03/2012 is based on a different share class for the investment.							
<b>BLEND</b>							
Am. Funds 2010 Target Date Retire. Fund (R6)	-0.86%	3.58%	5.94%	02/01/2007	8.93%	3.36%	3.88%
Bloomberg Barclays U.S. Aggregate Bond Index Additional information may be found at: <a href="http://www.dolfeedisclosure.com?c=bcg&amp;f=X3186">www.dolfeedisclosure.com?c=bcg&amp;f=X3186</a>							
Am. Funds 2015 Target Date Retire. Fund (R6)	-1.42%	3.70%	6.26%	02/01/2007	-11.26%	2.85%	5.88%
MSCI All Country World NR Index Additional information may be found at: <a href="http://www.dolfeedisclosure.com?c=bcg&amp;f=X3241">www.dolfeedisclosure.com?c=bcg&amp;f=X3241</a>							
Am. Funds 2020 Target Date Retire. Fund (R6)	-1.37%	4.09%	6.86%	02/01/2007	-11.26%	2.85%	5.88%
MSCI All Country World NR Index Additional information may be found at: <a href="http://www.dolfeedisclosure.com?c=bcg&amp;f=X3245">www.dolfeedisclosure.com?c=bcg&amp;f=X3245</a>							
Am. Funds 2025 Target Date Retire. Fund (R6)	-1.95%	4.49%	7.64%	02/01/2007	-11.26%	2.85%	5.88%
MSCI All Country World NR Index Additional information may be found at: <a href="http://www.dolfeedisclosure.com?c=bcg&amp;f=X3202">www.dolfeedisclosure.com?c=bcg&amp;f=X3202</a>							
Am. Funds 2030 Target Date Retire. Fund (R6)	-3.69%	4.77%	8.05%	02/01/2007	-11.26%	2.85%	5.88%
MSCI All Country World NR Index Additional information may be found at: <a href="http://www.dolfeedisclosure.com?c=bcg&amp;f=X3203">www.dolfeedisclosure.com?c=bcg&amp;f=X3203</a>							
Am. Funds 2035 Target Date Retire. Fund (R6)	-6.04%	4.87%	8.13%	02/01/2007	-11.26%	2.85%	5.88%
MSCI All Country World NR Index Additional information may be found at: <a href="http://www.dolfeedisclosure.com?c=bcg&amp;f=X3242">www.dolfeedisclosure.com?c=bcg&amp;f=X3242</a>							
Am. Funds 2040 Target Date Retire. Fund (R6)	-7.16%	4.81%	8.14%	02/01/2007	-11.26%	2.85%	5.88%
MSCI All Country World NR Index Additional information may be found at: <a href="http://www.dolfeedisclosure.com?c=bcg&amp;f=X3244">www.dolfeedisclosure.com?c=bcg&amp;f=X3244</a>							
Am. Funds 2045 Target Date Retire. Fund (R6)	-7.36%	4.89%	8.19%	02/01/2007	-11.26%	2.85%	5.88%
MSCI All Country World NR Index Additional information may be found at: <a href="http://www.dolfeedisclosure.com?c=bcg&amp;f=X3212">www.dolfeedisclosure.com?c=bcg&amp;f=X3212</a>							
Am. Funds 2050 Target Date Retire. Fund (R6)	-7.58%	4.91%	8.19%	02/01/2007	-11.26%	2.85%	5.88%
MSCI All Country World NR Index Additional information may be found at: <a href="http://www.dolfeedisclosure.com?c=bcg&amp;f=X3243">www.dolfeedisclosure.com?c=bcg&amp;f=X3243</a>							
Am. Funds 2055 Target Date Retire. Fund (R6)	-7.54%	4.91%	8.19%	02/01/2010	-11.26%	2.85%	5.88%
MSCI All Country World NR Index Additional information may be found at: <a href="http://www.dolfeedisclosure.com?c=bcg&amp;f=X4802">www.dolfeedisclosure.com?c=bcg&amp;f=X4802</a>							
Am. Funds 2060 Target Date Retire. Fund (R6)	-7.48%	4.89%	4.90%	03/27/2015	-11.26%	2.85%	2.85%
MSCI All Country World NR Index Additional information may be found at: <a href="http://www.dolfeedisclosure.com?c=bcg&amp;f=XJ349">www.dolfeedisclosure.com?c=bcg&amp;f=XJ349</a>							
T. Rowe Price Spectrum Cnsvr Allc Fund (I)	-4.32%	3.15%	5.54%	07/29/1994	-11.26%	2.85%	5.88%
MSCI All Country World NR Index Additional information may be found at: <a href="http://www.dolfeedisclosure.com?c=bcg&amp;f=XM471">www.dolfeedisclosure.com?c=bcg&amp;f=XM471</a> <b>Note on Performance:</b> Performance for this investment for the period prior to 03/23/2016 is based on a different share class for the investment.							
T. Rowe Price Spectrum Mod Gr Allc Fund (I)	-9.41%	3.77%	7.69%	07/29/1994	-11.26%	2.85%	5.88%
MSCI All Country World NR Index Additional information may be found at: <a href="http://www.dolfeedisclosure.com?c=bcg&amp;f=XM474">www.dolfeedisclosure.com?c=bcg&amp;f=XM474</a> <b>Note on Performance:</b> Performance for this investment for the period prior to 03/23/2016 is based on a different share class for the investment.							

Table 1 – Variable Return Investments							
Name	Average Annual Total Return as of 03/31/2020				Benchmark		
	1 yr.	5 yr.	10 yr./ Since Inception*	Inception Date	1 yr.	5 yr.	10 yr./ Since Inception*
T. Rowe Price Spectrum Moderate Allc Fund (I)	-6.72%	3.57%	6.77%	07/29/1994	-11.26%	2.85%	5.88%
Additional information may be found at: <a href="http://www.dolfeedisclosure.com?c=bcg&amp;f=XM469">www.dolfeedisclosure.com?c=bcg&amp;f=XM469</a>					MSCI All Country World NR Index		
<b>Note on Performance:</b> Performance for this investment for the period prior to 03/23/2016 is based on a different share class for the investment.							
CASH/STABLE VALUE							
Horace Mann Group Unallocated Fixed Annuity	2.15%	N/A	2.17%	01/01/2016	2.08%	1.12%	1.34%
Additional information may be found at: <a href="http://www.dolfeedisclosure.com?c=bcg&amp;f=F5734">www.dolfeedisclosure.com?c=bcg&amp;f=F5734</a>					Bloomberg Barclays U.S. Treasury Bill 1-3 Month Index		

\*Fund and benchmark returns are from the fund's inception for funds less than 10 years old.

## Part II. Fee and Expense Information

**Table 2** shows fee and expense information for the investment options listed in Table 1. Table 2 shows the Total Annual Operating Expenses of the options in Table 1. Total Annual Operating Expenses are expenses that reduce the rate of return of the investment option. Table 2 may also show Shareholder-type Fees. These fees are in addition to Total Annual Operating Expenses.

Table 2 – Fees and Expenses			
Name / Type of Option	Total Annual Gross Operating Expense		Shareholder-Type Fees
	As a %	Per \$1000	
<b>STOCK</b>			
AllianzGI Mid-Cap Value Fund (R6)	0.81%	\$8.10	Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
Am. Funds Cap. World Gro. & Inc. Fund (R6)	0.42%	\$4.20	Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
American Funds EuroPacific Growth Fund (R6)	0.49%	\$4.90	Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
American Funds New Perspective Fund (R6)	0.42%	\$4.20	Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
DFA Emerging Mkts. Core Equity Portfolio (I)	0.48%	\$4.80	Excessive trading policy: Exceeding 1 round trip(s) (purchase and redeem shares within the fund's short-term trading period) in a rolling 30-day period may result in restricted trading for 90 days.

**Table 2 – Fees and Expenses**

Name / Type of Option	Total Annual Gross Operating Expense As a %            Per \$1000	Shareholder-Type Fees
DFA US Small Cap Portfolio (I)	0.35%      \$3.50	Excessive trading policy: Exceeding 1 round trip(s) (purchase and redeem shares within the fund's short-term trading period) in a rolling 30-day period may result in restricted trading for 90 days.
Invesco Oppenheimer Intl Growth Fund (R6)	0.69%      \$6.90	Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
JPMorgan Equity Income Fund (R6)	0.50%      \$5.00	Excessive trading policy: Exceeding 1 round trip(s) (purchase and redeem shares within the fund's short-term trading period) in a rolling 60-day period may result in restricted trading for 90 days.
JPMorgan Mid Cap Growth Fund (R6)	0.76%      \$7.60	Excessive trading policy: Exceeding 1 round trip(s) (purchase and redeem shares within the fund's short-term trading period) in a rolling 60-day period may result in restricted trading for 90 days.
JPMorgan Small Cap Growth Fund (R6)	0.76%      \$7.60	Excessive trading policy: Exceeding 1 round trip(s) (purchase and redeem shares within the fund's short-term trading period) in a rolling 60-day period may result in restricted trading for 90 days.
MFS New Discovery Value Fund (R6)	0.92%      \$9.20	Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
T. Rowe Price Blue Chip Growth Fund (I)	0.57%      \$5.70	Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
TIAA-CREF Large-Cap Growth Index Fund (I)	0.05%      \$0.50	Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
Vanguard 500 Index Fund (Adm)	0.04%      \$0.40	Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
Vanguard Mid-Cap Index Fund (Adm)	0.05%      \$0.50	Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
Vanguard Real Estate Index Fund (Adm)	0.12%      \$1.20	Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
Vanguard Total Intl. Stock Index Fund (Adm)	0.11%      \$1.10	Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.



**Table 2 – Fees and Expenses**

Name / Type of Option	Total Annual Gross Operating Expense As a %	Per \$1000	Shareholder-Type Fees
<b>BOND</b>			
American Funds Infl Linked Bond Fund (R6)	0.32%	\$3.20	Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
BlackRock Total Return Fund (K)	0.44%	\$4.40	Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
PGIM Global Total Return Fund (R6)	0.56%	\$5.60	Excessive trading policy: Exceeding 1 round trip(s) (redeem shares within 90 days of purchase) in a rolling 90-day period may result in restricted trading for 90 days.
<b>BLENDED</b>			
Am. Funds 2010 Target Date Retire. Fund (R6)	0.31%	\$3.10	Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
Am. Funds 2015 Target Date Retire. Fund (R6)	0.31%	\$3.10	Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
Am. Funds 2020 Target Date Retire. Fund (R6)	0.31%	\$3.10	Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
Am. Funds 2025 Target Date Retire. Fund (R6)	0.33%	\$3.30	Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
Am. Funds 2030 Target Date Retire. Fund (R6)	0.35%	\$3.50	Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
Am. Funds 2035 Target Date Retire. Fund (R6)	0.37%	\$3.70	Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
Am. Funds 2040 Target Date Retire. Fund (R6)	0.38%	\$3.80	Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
Am. Funds 2045 Target Date Retire. Fund (R6)	0.38%	\$3.80	Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
Am. Funds 2050 Target Date Retire. Fund (R6)	0.39%	\$3.90	Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.

<b>Table 2 – Fees and Expenses</b>			
Name / Type of Option	Total Annual Gross Operating Expense As a %	Per \$1000	Shareholder-Type Fees
Am. Funds 2055 Target Date Retire. Fund (R6)	0.40%	\$4.00	Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
Am. Funds 2060 Target Date Retire. Fund (R6)	0.41%	\$4.10	Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
T. Rowe Price Spectrum Cnsvr Allc Fund (I)	0.70%	\$7.00	Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
T. Rowe Price Spectrum Mod Gr Allc Fund (I)	0.76%	\$7.60	Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
T. Rowe Price Spectrum Moderate Allc Fund (I)	0.76%	\$7.60	Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
<b>CASH/STABLE VALUE</b>			
Horace Mann Group Unallocated Fixed Annuity	N/A	N/A	

The cumulative effect of fees and expenses can substantially reduce the growth of your retirement savings. Visit the Department of Labor’s Web site for an example showing the long-term effect of fees and expenses at <https://www.dol.gov/sites/default/files/ebsa/about-ebsa/our-activities/resource-center/publications/a-look-at-401k-plan-fees.pdf> Fees and expenses are only one of many factors to consider when you decide to invest in an option. You may also want to think about whether an investment in a particular option, along with your other investments, will help you achieve your financial goals.

**Please visit <http://www.investmentterms.com/> for a glossary of investment terms relevant to the investment options under this plan. This glossary is intended to help you better understand your options.**



## Salary Reduction Agreement

### A. Employee Information:

Employer Name: \_\_\_\_\_  
Employee Name: \_\_\_\_\_  
Address: \_\_\_\_\_ City: \_\_\_\_\_  
State: \_\_\_\_\_ Zip: \_\_\_\_\_ Phone: \_\_\_\_\_  
Birth Date: \_\_\_\_\_ Last four of SSN: \_\_\_\_\_  
Hire Date: \_\_\_\_\_ Email: \_\_\_\_\_

### B. Contributions:

So I may obtain the benefits of Section 403(b) of the Internal Revenue Code of 1986, as amended, I request that my salary be reduced by the amount(s) identified below, and that this reduction be applied to my Horace Mann Retirement Advantage retirement account.

#### 1. Pretax Contributions

Effective (mm/dd/yyyy) \_\_\_\_\_, please reduce my salary as follows:

For my 403(b) contributions, reduce my salary by \_\_\_\_\_ % per pay

Please stop my 403(b) contributions

#### 2. Designated Roth Contributions (if available under the applicable plan)

Effective (mm/dd/yyyy) \_\_\_\_\_, please reduce my salary for after-tax designated Roth contributions as follows:

For my Roth 403(b) contributions, reduce my salary by \_\_\_\_\_ % per pay

Please stop my Roth 403(b) contributions

### C. Employee Authorization:

\_\_\_\_\_  
Employee Signature

\_\_\_\_\_  
Date

I understand this Salary Reduction Agreement replaces any earlier agreement and will remain in effect as long as I remain eligible to participate under the 403(b) plan, until I provide a request to end my salary reduction contributions, or until I provide a new Salary Reduction Agreement.

BCG  
51 Haddonfield Road  
Suite 200  
Cherry Hill, NJ 08002  
Fax 856-824-1890

## Retirement Advantage Designation of Beneficiary Form

Employer Name (if applicable): \_\_\_\_\_

Account:            403(b)/403(b) Roth Account    457(b)/457(b) Roth Account  
                         401(a) Account                            IRA Account                            Roth IRA Account

*Please note: I hereby revoke all previous beneficiary designations and direct that my account be distributed to the beneficiary designation(s) below. Please see the Spousal Consent section on page 2 if you are married and would like to designate a Primary Beneficiary other than your spouse.*

### 1. Client Information

First Name: \_\_\_\_\_ Last Name: \_\_\_\_\_

Last 4 of Social Security Number (SSN): \_\_\_\_\_

Married:    Yes            No

### 2. Primary Beneficiary

Name/Trust: \_\_\_\_\_ DOB/Trust date: \_\_\_\_\_ SSN/EIN: \_\_\_\_\_

Address: \_\_\_\_\_ City: \_\_\_\_\_ State: \_\_\_\_\_ ZIP: \_\_\_\_\_

Relationship: \_\_\_\_\_ Phone: \_\_\_\_\_ Percent (whole % only): \_\_\_\_\_

Name/Trust: \_\_\_\_\_ DOB/Trust date: \_\_\_\_\_ SSN/EIN: \_\_\_\_\_

Address: \_\_\_\_\_ City: \_\_\_\_\_ State: \_\_\_\_\_ ZIP: \_\_\_\_\_

Relationship: \_\_\_\_\_ Phone: \_\_\_\_\_ Percent (whole % only): \_\_\_\_\_

Name/Trust: \_\_\_\_\_ DOB/Trust date: \_\_\_\_\_ SSN/EIN: \_\_\_\_\_

Address: \_\_\_\_\_ City: \_\_\_\_\_ State: \_\_\_\_\_ ZIP: \_\_\_\_\_

Relationship: \_\_\_\_\_ Phone: \_\_\_\_\_ Percent (whole % only): \_\_\_\_\_

Name/Trust: \_\_\_\_\_ DOB/Trust date: \_\_\_\_\_ SSN/EIN: \_\_\_\_\_

Address: \_\_\_\_\_ City: \_\_\_\_\_ State: \_\_\_\_\_ ZIP: \_\_\_\_\_

Relationship: \_\_\_\_\_ Phone: \_\_\_\_\_ Percent (whole % only): \_\_\_\_\_

Name/Trust: \_\_\_\_\_ DOB/Trust date: \_\_\_\_\_ SSN/EIN: \_\_\_\_\_

Address: \_\_\_\_\_ City: \_\_\_\_\_ State: \_\_\_\_\_ ZIP: \_\_\_\_\_

Relationship: \_\_\_\_\_ Phone: \_\_\_\_\_ Percent (whole % only): \_\_\_\_\_

### 3. Contingent Beneficiary

Name/Trust: \_\_\_\_\_ DOB/Trust date: \_\_\_\_\_ SSN/EIN: \_\_\_\_\_

Address: \_\_\_\_\_ City: \_\_\_\_\_ State: \_\_\_\_\_ ZIP: \_\_\_\_\_

Relationship: \_\_\_\_\_ Phone: \_\_\_\_\_ Percent (whole % only): \_\_\_\_\_

Name/Trust: \_\_\_\_\_ DOB/Trust date: \_\_\_\_\_ SSN/EIN: \_\_\_\_\_

Address: \_\_\_\_\_ City: \_\_\_\_\_ State: \_\_\_\_\_ ZIP: \_\_\_\_\_

Relationship: \_\_\_\_\_ Phone: \_\_\_\_\_ Percent (whole % only): \_\_\_\_\_

RABENE/RETADV

Name/Trust: \_\_\_\_\_ DOB/Trust date: \_\_\_\_\_ SSN/EIN: \_\_\_\_\_  
 Address: \_\_\_\_\_ City: \_\_\_\_\_ State: \_\_\_\_\_ ZIP: \_\_\_\_\_  
 Relationship: \_\_\_\_\_ Phone: \_\_\_\_\_ Percent (whole % only): \_\_\_\_\_  
 Name/Trust: \_\_\_\_\_ DOB/Trust date: \_\_\_\_\_ SSN/EIN: \_\_\_\_\_  
 Address: \_\_\_\_\_ City: \_\_\_\_\_ State: \_\_\_\_\_ ZIP: \_\_\_\_\_  
 Relationship: \_\_\_\_\_ Phone: \_\_\_\_\_ Percent (whole % only): \_\_\_\_\_  
 Name/Trust: \_\_\_\_\_ DOB/Trust date: \_\_\_\_\_ SSN/EIN: \_\_\_\_\_  
 Address: \_\_\_\_\_ City: \_\_\_\_\_ State: \_\_\_\_\_ ZIP: \_\_\_\_\_  
 Relationship: \_\_\_\_\_ Phone: \_\_\_\_\_ Percent (whole % only): \_\_\_\_\_

#### 4. Client Signature

I understand that when this properly completed request is received by Horace Mann, this change of beneficiary will take effect as of the date the request was signed; subject to any action that Horace Mann may have taken prior to its receipt of the request.

Client Signature: \_\_\_\_\_ Date: \_\_\_\_\_

#### 5. Spousal Consent

Spousal Consent is required in the following situations and if not obtained, the beneficiary designations will not be processed:

If the Plan is subject to ERISA regulations (Contact the Plan Administrator or Horace Mann if unknown)

If the Client resides in a Community Property State (AZ, CA, ID, LA, NM, NV, TX, WA, and WI)

I hereby approve of, and consent to the beneficiary designation adopted by my spouse as provided on the Designation of Beneficiary Form on the previous pages. I understand that I am entitled to receive a spouse's benefit unless I consent to a different beneficiary designation. I also understand that the designation on page 1 has the effect of causing account value to be paid to another beneficiary. I further understand that my spouse may not change the primary beneficiary designation on the previous pages hereof without first obtaining my written consent.

Spouse's Name: \_\_\_\_\_

Spouse's Signature: \_\_\_\_\_ Date: \_\_\_\_\_

**Note:** If spousal signature is not witnessed by a Horace Mann agent or Plan Advisor, the spousal signature must be witnessed by a Notary.

Sworn to, and witnessed by me, this \_\_\_\_\_ day of \_\_\_\_\_ (month), \_\_\_\_\_ (year)

Notary Public's Name: \_\_\_\_\_

Notary Public's Signature: \_\_\_\_\_

Notary Public's Stamp/Seal

#### 6. How to Submit Your Request

If you have any questions about this form, please call the Contact Center at (800) 999-1030. Please return this completed form to HMSC for processing either via mail or fax as follows:

BCG

51 Haddonfield Road Suite 200  
Cherry Hill, NJ 08002

OR Fax Number (856) 824-1890



BCG, a Horace Mann Company  
 51 Haddonfield Road  
 Suite 200  
 Cherry Hill, NJ 08002  
 Fax: 856-824-1890

## Horace Mann Retirement Advantage – Allocation Election Form

**A. Client Information:**

Name: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Email: \_\_\_\_\_ Phone: \_\_\_\_\_

Last 4 Digits of Client’s SSN: \_\_\_\_\_

**B. Allocation Election:**

Please complete your allocation election below. This form cannot be processed unless the total allocation percentage equals 100%.

#	Asset Class	Fund Name	Allocation Percentage
1.	Lifecycle	American Funds 2010 Trgt Date Retire R6	
2.	Lifecycle	American Funds 2015 Trgt Date Retire R6	
3.	Lifecycle	American Funds 2025 Trgt Date Retire R6	
4.	Lifecycle	American Funds 2020 Trgt Date Retire R6	
5.	Lifecycle	American Funds 2050 Trgt Date Retire R6	
6.	Lifecycle	American Funds 2045 Trgt Date Retire R6	
7.	Lifecycle	American Funds 2040 Trgt Date Retire R6	
8.	Lifecycle	American Funds 2055 Trgt Date Retire R6	
9.	Lifecycle	American Funds 2035 Trgt Date Retire R6	
10.	Lifecycle	American Funds 2030 Trgt Date Retire R6	
11.	Lifecycle	American Funds 2060 Trgt Date Retire R6	
12.	Asset Allocation	T. Rowe Price Personal Strat Inc I	
13.	Asset Allocation	T. Rowe Price Personal Strat Bal I	
14.	Asset Allocation	T. Rowe Price Personal Strat Gr I	
15.	Large Value	JPMorgan Equity Income R6	
16.	Large Core	Vanguard 500 Index Admiral	
17.	Large Growth	T. Rowe Price Blue Chip Growth I	
18.	Large Growth	TIAA-CREF Large-Cap Gr Idx Instl	
19.	Mid Value	AllianzGI NFJ Mid-Cap Value Instl	
20.	Mid Core	Vanguard Mid Cap Index Admiral	
21.	Mid Growth	JPMorgan Mid Cap Growth R6	
22.	Small Value	MFS New Discovery Value R6	



#	Asset Class	Fund Name	Allocation Percentage
23.	Small Core	DFA US Small Cap I	
24.	Small Growth	JPMorgan Small Cap Growth R6	
25.	International	American Funds Europacific Growth R6	
26.	International	Vanguard Total Intl Stock Index Admiral	
27.	Emerging Market	DFA Emerging Markets Core Equity I	
28.	Global Equity	American Funds New Perspective R6	
29.	Global Equity	American Funds Capital World Gr&Inc R6	
30.	Core Fixed Income	BlackRock Total Return K	
31.	U.S. Government TIPS	American Funds Inflation Linked Bd R6	
32.	Global Fixed Income	Prudential Global Total Return Q	
33.	Real Estate	Vanguard Real Estate Index Admiral	
34.	Fixed Account	Horace Mann Group Unallocated Fixed Annuity	

Please apply this change to:

- Current Assets    
  Future Contributions    
  Both Current Assets and Future Contributions

C. Signature:

\_\_\_\_\_

Participant Signature

\_\_\_\_\_

Date



Auto | Home | Life | Retirement

RAWDL/RETADV

**BCG**

51 Haddonfield Road  
Suite 200  
Cherry Hill, NJ 08002  
(856) 824-1890

**ELECTION TO REFUND AND TO STOP DEFERRALS FORM**

As an eligible employee under Employer, \_\_\_\_\_,  
I hereby elect not to have any further deferrals automatically taken from my compensation and I elect to have the Plan distribute to me all of my prior automatic deferrals and allocable earnings or losses on the deferrals **to the address on file**. I understand that this election will not affect my ability to make future deferrals by subsequently electing to defer on a salary reduction agreement.

I understand that I must make this election within 90 days of the first automatic deferral being taken from my compensation and that this is a one-time election as to receiving a refund of my previous deferrals. I understand that I will pay income tax on the distributed amount, but I will not be subject to the 10% premature distribution penalty tax, even if I receive the distribution prior to age 59 1/2.

I acknowledge that I will forfeit any matching contributions on the distributed amounts.

EXECUTED this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_\_.

**A. Signatures:**

\_\_\_\_\_  
Participant Printed Name

\_\_\_\_\_  
Plan Administrator Printed Name

\_\_\_\_\_  
Participant Signature

\_\_\_\_\_  
Plan Administrator Signature

**B. How to Submit Your Request:**

If you have any questions about this form, please call the Contact Center at (800) 999-1030. Please return this completed form to HMSC for processing either via mail or fax as follows:

**BCG**

51 Haddonfield Road  
Suite 200  
Cherry Hill, NJ 08002

or Fax (856) 824-1890