



Retirement planning made easy

Three convenient ways to enroll in Horace Mann Retirement Advantage™, available under your employer's retirement plan.



Enroll online: horacemann.com/retirementadvantage

Horace Mann SmartPlan is an interactive tool that guides you through the entire process of enrolling in your employer's retirement plan with self-directed video tutorials and step-by-step tools to help you determine how much to contribute and to what type of investments. Your code is: **SAVE**



Enroll by phone: 844-895-0980

Enroll in under five minutes with our home office enrollment team.

Representatives are available to assist you Monday through Friday, 7 a.m. to 7 p.m. (CST).



Meet with a Horace Mann representative

If you would like to discuss the available investment options, please contact your local Horace Mann representative.

To find the representative nearest you visit **horacemann.com**

Scott Lucas
(610) 910-4064
scott.lucas@horacemann.com

Whichever enrollment method you choose, remember to obtain and complete a Salary Reduction Agreement and return it to your employer to begin participating in Retirement Advantage™.

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Horace Mann Investors, Inc. offers Horace Mann Retirement Advantage™ as 403(b), 457(b) and 401(a) investment options through accounts provided by MSCS Financial Services Division of Broadridge Business Process Outsourcing, LLC, a DE Limited Liability Company. Horace Mann Investors, Inc., member FINRA, is located at 1 Horace Mann Plaza, Springfield, IL 62715.

You can receive prospectuses from your Horace Mann representative, by calling 877-602-1870 or by visiting horacemann.com/retirementadvantage. You should read the prospectuses carefully and consider the investment objectives, risks, charges and expenses carefully before you invest or send money. The prospectuses will provide complete information about these subjects. As with all securities, mutual funds involve a risk of loss, including a loss of principal.

Withdrawals from a 403(b), 457(b) and 401(a) account are restricted by the Internal Revenue Code 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); a 457(b) account only upon reaching age 70½, severance from employment, disability, or an unforeseeable emergency (if allowed by the plan); and a 401(a) account only upon reaching a specified age, severance from employment, or disability. If you take money out before age 59½, you could be subject to a federal penalty tax of 10% (except for 457(b) accounts) in addition to income taxes. You should consult with a tax advisor regarding any tax-favored products.

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. Your employer is 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.