

Annuity contract investment options; certain group annuities may be further limited by their plan

The following pages are for your retention; unnecessary to return to Horace Mann

Investment style	Investment option #	Investment option name	
Life Cycle	118	Fidelity VIP Freedom 2015 Service Class 2	
	119	Fidelity VIP Freedom 2025 Service Class 2	
	120	Fidelity VIP Freedom 2035 Service Class 2	
	121	Fidelity VIP Freedom 2045 Service Class 2	
	103	Vanguard Retirement Income (retirement protector product only)	
	104	Vanguard Target Retirement 2015 Fund (retirement protector product only)	
	105	Vanguard Target Retirement 2025 Fund (retirement protector product only)	
	106	Vanguard Target Retirement 2035 Fund (retirement protector product only)	
	107	Vanguard Target Retirement 2045 Fund (retirement protector product only)	
		063	Wilshire VIT 2015 Fund
	064	Wilshire VIT 2025 Fund	
	065	Wilshire VIT 2035 Fund	
Asset Allocation	122	Fidelity VIP FundsManager 20% (Service Class 2)	
	123	Fidelity VIP FundsManager 50% (Service Class 2)	
	124	Fidelity VIP FundsManager 60% (Service Class 2)	
	125	Fidelity VIP FundsManager 70% (Service Class 2)	
	126	Fidelity VIP FundsManager 85% (Service Class 2)	
Large Company Value	112	American Funds IS Blue Chip Income & Growth	
	096	T. Rowe Price Equity Income Fund - Investor Class (retirement protector product only)	
Large Company Core	021	Fidelity VIP Index 500 Portfolio (SC2)	
	069	JP Morgan Insurance Trust U.S. Equity Portfolio	
	085	Vanguard 500 Index Signal Shares (retirement protector product only)	
Large Company Growth	113	American Funds IS Growth Fund	
	097	T. Rowe Price Growth Stock Fund - Investor Class (retirement protector product only)	
Mid-size Company Value	114	MFS Mid Cap Value Portfolio	
Mid-size Company Core	071	Calvert VP S & P Mid Cap 400 Index Portfolio (Class F)	
	086	Vanguard Extended Market Index Signal Shares (retirement protector product only)	
Mid-size Company Growth	054	Wells Fargo VT Discovery Fund	
Small Company Value	115*	JPMorgan Small Cap Value	
	102	T. Rowe Price Small Cap Value (retirement protector product only)	
Small Company Core	068	Dreyfus: Small Cap Stock Index Portfolio (Service Shares)	
	087	Vanguard Small Cap Index Signal Shares (retirement protector product only)	
Small Company Growth	092	Lord Abbett Developing Growth Portfolio	
	098	T. Rowe Price New Horizons Fund - Investor Class (retirement protector product only)	
International	024	Fidelity VIP Overseas Portfolio (SC2)	
	Developed Mkts	100	T. Rowe Price Overseas Stock Fd - Investor Class (retirement protector product only)
		089	Vanguard Developed Market Index (retirement protector product only)
	Emerging Mkts	110	American Funds IS New World Fund
		101	T. Rowe Price Emerging Markets Stocks Fd (retirement protector product only)
		090	Vanguard Emerging Markets Stock Index Signal Sh (retirement protector product only)
Real Estate	116	Fidelity VIP Real Estate Portfolio (Service Class 2)	
	099	T. Rowe Price Global Real Estate - Investor Class (retirement protector product only)	
	088	Vanguard REIT Index Signal Shares (retirement protector product only)	

Bond Options		026	Fidelity VIP Investment Grade Bond Portfolio (SC2)
	Corporate Bond	093	T. Rowe Price New Income Fund - Investor Cl (retirement protector product only)
		094	T. Rowe Price Spectrum Income Fund - Investor Cl (retirement protector product only)
		109	Vanguard Short-term Inflation - Protected Securities (retirement protector product only)
	Global Bond	083	Vanguard Total Bond Market Index Signal Shs (retirement protector product only)
		074	Templeton Global Bond Securities Fund
		095	T. Rowe Price International Bond Fund - Investor (retirement protector product only)
	High Yield Bond	117	Franklin High Income VIP Fund (Class 2)
084		Vanguard High-Yield Corporate Fd Investor Shs (retirement protector product only)	
Balanced		111	American Funds IS Managed Risk
		108	Vanguard STAR Fund (retirement protector product only)
		002	Wilshire VIT Global Allocation
Money Market		059	T. Rowe Price Government Money Portfolio
		091	Vanguard Prime Money Market Fund (retirement protector product only)
		127	Vanguard Federal Money Market Fund (retirement protector product only)
Fixed		000	Fixed Account
		601	S&P 500 Annual Point-to-Point Holding Account (fixed index annuity product only)
		602	DJIA Annual Monthly Average Holding Account (fixed index annuity product only)
		701	S&P 500 annual point to point (fixed index annuity product only)
		702	DJIA annual monthly average (fixed index annuity product only)
		805	5 year Guarantee Period Acct (variable group products only)
		807	7 year Guarantee Period Acct (variable group products only)
		810	10 year Guarantee Period Acct (variable group products only)
		815	5 year Guarantee Period Acct (fixed group products only)
		817	7 year Guarantee Period Acct (fixed group products only)
		820	10 year Guarantee Period Acct (fixed group products only)
Special DCA available on lump sum deposits/rollovers of \$10,000 or greater		900	Special DCA Holding Account (unavailable to contracts issued in Oregon)
		901	Special 3-month DCA Account (unavailable to contracts issued in Oregon)
		902	Special 6-month DCA Account (unavailable to contracts issued in Oregon)
	998	Loan Account	

*These investment options are not available for non-qualified products.

These funds are closed to new investors and contracts may not increase allocations to these options.