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

The following pages are for your retention; unecessary 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 ETF Fund**
	064	**Wilshire VIT 2025 ETF Fund**
	065	**Wilshire VIT 2035 ETF 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
	076	**Ibbotson Conservative ETF Asset Allocation Portfolio Class II**
	077	**Ibbotson Income & Growth ETF Asset Allocation Portfolio Class II**
	078	**Ibbotson Balanced ETF Asset Allocation Portfolio Class II**
	079	**Ibbotson Growth ETF Asset Allocation Portfolio Class II**
	080	**Ibbotson Aggressive Growth ETF Asset Allocation Portfolio Class II**
Large Company Value	112	American Funds IS Blue Chip Income & Growth
	027	**Davis Value Portfolio**
	096	T. Rowe Price Equity Income Fund - Investor Class (retirement protector product only)
	055	**T. Rowe Price Equity Income Portfolio VIP II**
	014*	**Wilshire Large Company Value Portfolio***
Large Company Core	**020**	**Fidelity VIP Growth and Income Portfolio (SC2)**
	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)
	012* (010)	**Wilshire 5000 Index Portfolio* - (used prior to 9/5/00)**
Large Company Growth	**033**	**AllianceBernstein VPS Large Cap Growth Portfolio**
	113	American Funds IS Growth Fund
	082	**Delaware VIP US Growth Series (Service Class)**
	023	**Fidelity VIP Growth Portfolio (SC2)**
	097	T. Rowe Price Growth Stock Fund - Investor Class (retirement protector product only)
	013* (011)	**Wilshire Large Company Growth Portfolio* (used prior to 9/5/00)**
Mid-size Company Value	**056**	**AllianceBernstein VPS Small/Mid Cap Value**
	081	**American Century VP Mid Cap Value Class I**
	037*	**Ariel Appreciation Fund***
	036*	**Ariel Fund**
	070	**Goldman Sachs VIT Mid Cap Value**
	114	MFS Mid Cap Value Portfolio
	028	**Wells Fargo Advantage VT Opportunity Fund**
Mid-size Company Core	071	Calvert S & P Mid Cap 400 Index
	051	**Dreyfus Inv Portfolio: Mid Cap Stock Portfolio (SC)**
	022	**Fidelity VIP Mid Cap Portfolio (SC2)**
	031*	**Rainier Small/Mid Cap Equity Portfolio**
	086	Vanguard Extended Market Index Signal Shares (retirement protector product only)
Mid-size Company Growth	**048**	**Delaware VIP Smid Cap Growth Series SC**
	049	**Lord Abbett Series Fund Growth Opportunities**
	075	**Putnam VT Multi-Cap Growth Fund**
	054	Wells Fargo Advantage VT Discovery Fund
Small Company Value	115*	JPMorgan Small Cap Value
	053	**Royce Capital Fund Small Cap Portfolio**
	017*	**T. Rowe Price Small Cap Value Fund**
	102	T. Rowe Price Small Cap Value (retirement protector product only)
	015*	**Wilshire Small Company Value Portfolio**

Small Company Core		068	Dreyfus: Small Cap Stock Index Portfolio SC
		050	**Goldman Sachs VIT Structured Small Cap Equity Fund**
		072	**Lazard Ret US Small - Mid Cap Equity Portfolio**
		032	**Neuberger Berman Genesis Fund (Advisor Class)**
		018*	**T. Rowe Price Small Cap Stock Fund**
		087	Vanguard Small Cap Index Signal Shares (retirement protector product only)
Small Company Growth		**057**	**AllianceBernstein VPS Small Cap Growth Portfolio**
		092	Lord Abbett Developing Growth Portfolio
		098	T. Rowe Price New Horizons Fund - Investor Class (retirement protector product only)
		016*	**Wilshire Small Company Growth Portfolio**
International	Developed Mkts	024	Fidelity VIP Overseas Portfolio (SC2)
		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
		073	**Fidelity VIP Emerging Markets SC2**
		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		**067**	**Delaware VIP REIT Series (Service Class)**
		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)
		083	Vanguard Total Bond Market Index Signal Shs (retirement protector product only)
	Global Bond	074	Templeton Global Bond Securities Fund
		095	T. Rowe Price International Bond Fund - Investor (retirement protector product only)
	High Yield Bond	**025**	**Fidelity VIP High Income Portfolio (SC2)**
		117	Franklin High Income Securities
		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 Prime Reserve Portfolio
		091	Vanguard Prime Money Market Fund (retirement protector product only)
Fixed		000	Fixed Account
		601	S&P 500 Annual Point-toPoint 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.