

Horace Mann's 457 and 401(a) mutual fund program for Iowa Retirement Investors' Club

Horace Mann offers a mutual fund program for the Iowa Retirement Investors' Club 457 Employee Contribution Plan and 401(a) Employer Match Plan.

Why invest in the program through Horace Mann?

Horace Mann is committed to providing lifelong financial well-being through personalized service, advice and a full range of financial products. And with this program you can direct your 457 and 401(a) monies to a large selection of mutual funds. After-tax salary reduction may also be an option if your employer offers a Roth 457 account.

See the reverse for more details about the program we offer.

Mutual fund companies include:

- American Funds
- BlackRock
- Janus
- T. Rowe Price
- JPMorgan

Program features

Recordkeeper/Custodian	P&A Retirement Plan Services, Inc./Mid Atlantic Trust Company
Account type	Group custodial
Program type	“Open-architecture” program
Investment options	<ul style="list-style-type: none"> • No-load mutual funds from well-known fund families covering more than 20 asset classes • Target date funds <p><i>To see the full lineup, visit www.horacemann.com/iowa/iowa-ric-funds.pdf</i></p>
Service	<ul style="list-style-type: none"> • Local representative to provide personalized service • Toll-free call center • Interactive Web site • Automated Voice Response System • Access to Web-based fund research data through Morningstar[®] • Quarterly statements
Account rebalancing	Yes
Front or back-end sales charges	None
Personalized rate of return	Yes - Provided on quarterly statements and available on the Web
Administrative fees <i>(Does not include mutual fund expenses)</i>	<p>No account setup fee</p> <p>No annual account fee</p> <p>0.00% annual asset-based fee</p>

Horace Mann Investors, Inc. offers this 457/401(a) program through custodial accounts provided by Counsel Trust Company, dba Mid Atlantic Trust Company, a PA State Chartered Trust Company. Horace Mann Investors, Inc., member FINRA, is located at 1 Horace Mann Plaza, Springfield, IL 62715.

This information must be preceded or accompanied by the current prospectuses. You can receive prospectuses from your Horace Mann representative, by calling P&A Retirement Plan Services, Inc. toll-free at 800-688-2611 or by visiting P&A Retirement Plan Services, Inc.’s website at www.padmin.com. You should read the prospectuses carefully and consider the investment objectives, risks and charges and expenses carefully before you invest or send money. As with all securities, mutual funds are subject to market volatility and involve a risk of loss, including principal.

If you take your money out early, you could be subject to income taxes and an additional 10-percent penalty tax. Withdrawals from a 457(b) annuity are restricted by the IRS and may be further restricted by your employer’s plan document. Generally, you may make a withdrawal from a 457(b) annuity only upon reaching age 70½, severance from employment, or an unforeseeable emergency (if allowed by the plan document). You should consult with your tax advisor regarding any tax-favored products.