

FEES AND CHARGES

Certain fees may not apply or may be discounted based on the type of account you have and/or the amount of assets you hold in your accounts. Other fees are only charged when the associated services are requested or when special processing is required. As a result, many fees listed below may not apply to your account.

If you have questions about fees, please contact your financial advisor.

Effective October 1, 2013.

ACCOUNT FEES

Account maintenance fee\$40

Automatically debited annually on August 1. Waived for clients with eligible assets totaling \$100,000 or greater. This fee is not applicable to the following types of accounts:

- Raymond James & Associates IRAs and qualified plan accounts
- Capital Access cash management accounts
- Raymond James Trust accounts
- Fee-based managed and advisory accounts
- 529 plan accounts
- Guardianship and conservatorship accounts
- Accounts open less than 12 months

Raymond James & Associates retirement accounts

Traditional, Roth, SEP or SIMPLE IRA fee\$40

Profit sharing, money purchase or 401(k) fee

 Employee account\$30

 Employer account\$75

Assessed 12 months after the account is established and annually thereafter.

Waived for clients with eligible assets totaling \$500,000 or greater and only applied to the above-listed retirement account types, excluding fee-based managed and advisory accounts. You will receive a bill if applicable.

Guardianship/conservatorship accounts

Restricted annual fee\$150

Non-restricted one-time set-up fee\$75

For accounts owned by a ward of the court, when a guardian or conservator has been assigned to handle the ward's estate.

UPDATES TO FEES

To view an up-to-date listing of Raymond James' current fees at any time, visit us online or ask your financial advisor.

[raymondjames.com/
services_and_charges.htm](http://raymondjames.com/services_and_charges.htm)

COMPLIMENTARY SERVICES

The following services are available to you for no additional charge.

- Online account access through Investor Access (raymondjames.com/investoraccess)
 - Secure, paperless account documents
 - Downloads to Quicken® and CSV (comma-delimited) files
 - Award-winning investment research and commentary
- Cost basis information (helpful at tax time)
- TurboTax® data imports
- Your choice of account statements
- Your choice of cash sweep programs
- Account linking (for mailing purposes and fee discounts)
- ACH funds transfers
- Direct deposit
- Automated required minimum distributions
- Transfer to beneficiary services
- Dividend reinvestment

PROCESSING FEES

Handling/processing fee.....\$5.95

Charged on most transactions as indicated on the confirmation you receive. Certain transactions and account types, such as managed accounts, may be exempt from this fee.

Returned deposit items (check or ACH).....\$20

Assessed when a third-party check is deposited into a Raymond James account and is returned for insufficient funds by the institution from which it was drawn. Eagle- and Investment Advisory Services-managed fee-based accounts are exempt from this charge.

Extensions for payment or securities received after settlement date

First extension.....\$20

Second extension.....\$40

Assessed when filing requires regulatory notification of extension beyond settlement date.

Mailgram.....\$10

Charged for client notification of past due funds and securities.

Foreign security processing.....\$150

Costs associated with the deposit of foreign physical securities vary depending on the foreign depository that holds your security. Additional out-of-pocket expenses, such as depository fees, taxes and mailing costs, may also be charged.

Re-registration of physical certificates.....\$150

Applies to certificates submitted for service transfers, such as change of registration or certificate breakdown.

Physical certificate deposit rejects

Assessed when a certificate presented to Raymond James & Associates for processing is discovered to have been stopped by the shareholder or canceled through participation in a corporate action. The fee amount is determined by the Depository Trust & Clearing Corporation.

Retirement account manual investment fee.....\$150

Assessed on transactions that exceed normal brokerage activity or require manual handling.

Transfer fees

Transfer of an account from Raymond James.....\$100

Transfer of a foreign security.....\$50

Charged in addition to the account transfer cost.

Retirement account termination fee.....\$100

If a termination fee applies, the transfer fee is not charged.

SERVICE FEES

Certified or cashier's check.....\$25

Waived for clients with eligible assets totaling \$500,000 or greater.

Outgoing wiring funds

Domestic.....\$25

Foreign.....\$40

The first four wire fees per calendar year are waived for eligible clients.

Early payout of money.....\$25 plus interest

Interest is calculated using the Raymond James & Associates base rate plus 2.75% and is assessed for the number of days payout is received prior to settlement date. Only three early payouts are permitted during a 12-month period.

Check disbursement

Standard.....No charge

Overnight.....\$20

Saturday.....\$30

International foreign exchange conversion

Standard settlement is T+2 (the transaction date plus two business days) on most currencies. The costs for this service are built into the foreign exchange rate. Please note that currency conversions must be for amounts of \$5,000 or more.

Short sales

Contact your financial advisor for fees that may be associated with borrowing shares.

HORACE MANN INVESTORS, INC.

1 HORACE MANN PLAZA // SPRINGFIELD, IL 62715 // T 217.789.2500 // HORACEMANN.COM

INTERNATIONAL HEADQUARTERS: THE RAYMOND JAMES FINANCIAL CENTER
880 CARILLON PARKWAY // ST. PETERSBURG, FL 33716 // TOLL-FREE: 800.248.8863 // RAYMONDJAMES.COM