

## Take a look at Horace Mann's Retirement Advantage mutual fund program for Individual Retirement Accounts (IRAs)

Horace Mann has partnered with a number of well-known investment firms to provide our clients a full range of mutual funds that span a wide spectrum of investment styles. From large company growth to bond funds, we can help match your personal investment comfort level with the appropriate funds. You can re-allocate your money, or use systematic rebalancing to maintain your desired investment strategy. You can also allocate contributions to a group unallocated fixed annuity issued by Horace Mann Life Insurance Company, with a guaranteed interest rate.

### Keep a long-range outlook

This mutual fund program is designed to help meet retirement needs and should be seen as part of a long-term retirement plan. However, we understand investors may want to monitor the performance results of the mutual funds available within the program. Therefore, we provide these monthly performance updates.

Take a few minutes to review the results; we caution you to not make a purchase or allocation decision based solely on the numbers in the following tables. You may be tempted to try to chase the funds providing the best current results. However, for that to work, you have to be right twice. You have to know when to start investing in a fund and when to stop. Those are tough calls, even for professional money managers. Stock market and individual fund performance often comes in spurts easily missed while you're waiting for just the right time to make changes.

At Horace Mann, we recommend you keep a long-range focus, as retirement plans are long-term investments. It is important that you keep your goals and risk tolerance in sync with your investment option choices.

### Mutual fund performance as of June 28, 2024

The three-month return and average annual rates of return assume contributions were made as of the beginning of the period.

*All returns in the tables below are based on a \$10,000 investment. The returns assume reinvestment of all dividends (ordinary income and capital gains) and are net of fees and other fund operating expenses. The returns do not include any product level administrative fees, if applicable; if included the returns would be less favorable. The returns measure past performance and do not guarantee future results. The actual experience may also vary based on the amount of the contribution and the date the contribution was made. The investment return and value of a mutual fund will fluctuate, and the value of the mutual fund may be worth more or less than the original investment when redeemed. Current performance may be higher or lower than the performance data quoted. Monthly performance updates which may be higher or lower than the performance data quoted are available by visiting [horacemann.com/RetirementAdvantage](http://horacemann.com/RetirementAdvantage).*

*You should consider the investment objectives, risks and charges, and expenses of the funds carefully before investing. The prospectuses contain this and other information. Anyone who wishes to obtain a free copy of the fund prospectuses may call 877-602-1870. Please read the prospectus carefully before investing.*

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|  | <b>Ticker symbol</b> | <b>Gross expenses</b> | <b>Inception Date</b> | <b>3 months</b> | <b>1 year</b> | <b>3 years</b> | <b>5 years</b> | <b>10 years</b> | <b>Since inception</b> |
|--|----------------------|-----------------------|-----------------------|-----------------|---------------|----------------|----------------|-----------------|------------------------|
| <b>Lifecycle</b>                           |                      |                       |                       |                 |               |                |                |                 |                        |
| Vanguard Target Retirement 2020 Inv        | VTWNX                | 0.08%                 | 2006-06-07            | 1.05%           | 9.24%         | 0.94%          | 5.15%          | 5.35%           | 5.97%                  |
| Vanguard Target Retirement 2025 Inv        | VTTVX                | 0.08%                 | 2003-10-27            | 1.26%           | 11.02%        | 1.51%          | 6.12%          | 6.03%           | 6.62%                  |
| Vanguard Target Retirement 2030 Inv        | VTHRX                | 0.08%                 | 2006-06-07            | 1.37%           | 12.39%        | 2.07%          | 6.95%          | 6.58%           | 6.72%                  |
| Vanguard Target Retirement 2035 Inv        | VTTHX                | 0.08%                 | 2003-10-27            | 1.55%           | 13.52%        | 2.65%          | 7.77%          | 7.12%           | 7.48%                  |
| Vanguard Target Retirement 2040 Inv        | VFORX                | 0.08%                 | 2006-06-07            | 1.73%           | 14.74%        | 3.23%          | 8.59%          | 7.65%           | 7.46%                  |
| Vanguard Target Retirement 2045 Inv        | VTIVX                | 0.08%                 | 2003-10-27            | 1.90%           | 15.81%        | 3.78%          | 9.40%          | 8.12%           | 8.20%                  |
| Vanguard Target Retirement 2050 Inv        | VFIFX                | 0.08%                 | 2006-06-07            | 2.02%           | 16.63%        | 4.15%          | 9.68%          | 8.26%           | 7.82%                  |
| Vanguard Target Retirement 2055 Inv        | VFFVX                | 0.08%                 | 2010-08-18            | 2.02%           | 16.61%        | 4.15%          | 9.67%          | 8.24%           | 10.09%                 |
| Vanguard Target Retirement 2060 Inv        | VTTSX                | 0.08%                 | 2012-01-19            | 2.03%           | 16.60%        | 4.16%          | 9.68%          | 8.23%           | 9.88%                  |
| Vanguard Target Retirement Income Inv      | VTINX                | 0.08%                 | 2003-10-27            | 0.89%           | 7.96%         | 0.46%          | 3.72%          | 3.95%           | 4.90%                  |
| <b>Asset Allocation</b>                    |                      |                       |                       |                 |               |                |                |                 |                        |
| Impax Sustainable Allocation Fund Investor | PAXWX                | 0.92%                 | 1971-08-10            | -0.30%          | 9.85%         | 1.23%          | 7.30%          | 6.51%           | 8.12%                  |
| Vanguard LifeStrategy Income Inv           | VASIX                | 0.11%                 | 1994-09-30            | 0.45%           | 6.03%         | -1.18%         | 1.97%          | 3.05%           | 5.49%                  |
| Vanguard LifeStrategy Cnsvr Gr Inv         | VSCGX                | 0.12%                 | 1994-09-30            | 0.90%           | 9.01%         | 0.35%          | 4.23%          | 4.62%           | 6.43%                  |
| Vanguard LifeStrategy Moderate Gr Inv      | VSMGX                | 0.13%                 | 1994-09-30            | 1.33%           | 11.99%        | 1.84%          | 6.41%          | 6.11%           | 7.39%                  |
| Vanguard LifeStrategy Growth Inv           | VASGX                | 0.14%                 | 1994-09-30            | 1.79%           | 15.08%        | 3.34%          | 8.57%          | 7.55%           | 8.12%                  |
| <b>Large value</b>                         |                      |                       |                       |                 |               |                |                |                 |                        |
| American Funds Washington Mutual F3        | <sup>4</sup> FWMIX   | 0.26%                 | 2017-01-27            | 2.05%           | 21.54%        | 10.31%         | 12.92%         | 11.33%          | 12.65%                 |
| Diamond Hill Large Cap Y                   | <sup>2</sup> DHLIX   | 0.55%                 | 2011-12-30            | -3.89%          | 14.92%        | 4.63%          | 9.51%          | 9.48%           | 11.84%                 |
| JPMorgan Equity Income I                   | <sup>4</sup> HLIEX   | 0.70%                 | 1987-07-02            | -1.86%          | 10.60%        | 5.24%          | 8.94%          | 9.03%           | 9.18%                  |
| LSV Value Equity                           | <sup>2</sup> LSVEX   | 0.68%                 | 1999-03-31            | -3.63%          | 14.74%        | 5.74%          | 9.58%          | 8.04%           | 8.31%                  |
| MFS® Value R6                              | MEIKX                | 0.45%                 | 2006-05-01            | -2.08%          | 13.01%        | 5.93%          | 9.29%          | 8.97%           | 8.34%                  |
| <b>Large core/blend</b>                    |                      |                       |                       |                 |               |                |                |                 |                        |
| American Funds Invmt Co of Amer F3         | FFICX                | 0.27%                 | 2017-01-27            | 3.81%           | 27.53%        | 11.21%         | 14.61%         | 11.49%          | 12.83%                 |
| Calvert US Large Cap Core Rspnb Idx R6     | CSXRX                | 0.30%                 | 2017-10-03            | 3.68%           | 23.72%        | 7.96%          | 14.99%         | 12.93%          | 14.06%                 |
| JPMorgan US Equity I                       | JUESX                | 0.73%                 | 2001-09-10            | 4.27%           | 26.19%        | 10.46%         | 16.59%         | 13.22%          | 10.00%                 |
| MFS® Blended Research Core Equity R6       | MUEVX                | 0.46%                 | 2012-06-01            | 4.23%           | 28.89%        | 12.00%         | 16.26%         | 12.30%          | 14.60%                 |
| Nuveen Santa Barbara Dividend Growth R6    | <sup>1</sup> NSBFX   | 0.62%                 | 2013-03-25            | 2.71%           | 16.55%        | 8.69%          | 12.00%         | 10.77%          | 11.64%                 |
| TIAA-CREF Social Choice Eq Insl            | TISCX                | 0.18%                 | 1999-07-01            | 1.52%           | 21.66%        | 7.08%          | 13.76%         | 11.46%          | 7.49%                  |
| Vanguard 500 Index Admiral                 | VFIAX                | 0.04%                 | 2000-11-13            | 4.27%           | 24.51%        | 9.97%          | 15.00%         | 12.82%          | 8.10%                  |
| Vanguard FTSE Social Index Admiral         | VFTAX                | 0.14%                 | #N/A                  | 4.85%           | 26.17%        | 8.81%          | 15.27%         | 13.38%          | 16.07%                 |
| <b>Large growth</b>                        |                      |                       |                       |                 |               |                |                |                 |                        |
| American Century Growth R6                 | AGRDX                | 0.62%                 | 2013-07-26            | 6.58%           | 32.95%        | 9.69%          | 17.87%         | 15.25%          | 15.77%                 |
| JPMorgan Large Cap Growth I                | SEEGX                | 0.77%                 | 1992-02-28            | 7.02%           | 35.66%        | 10.67%         | 20.10%         | 17.63%          | 11.12%                 |
| MFS® Growth R6                             | MFEKX                | 0.52%                 | 2011-08-26            | 7.10%           | 36.51%        | 8.57%          | 15.91%         | 15.22%          | 16.54%                 |
| Putnam Sustainable Leaders R6              | PSLGX                | 0.58%                 | 2018-05-22            | 4.92%           | 31.33%        | 8.28%          | 15.32%         | 14.00%          | 14.93%                 |
| T. Rowe Price Growth Stock I               | PRUFX                | 0.53%                 | 2015-08-28            | 7.47%           | 32.62%        | 3.00%          | 13.52%         | 13.64%          | 13.89%                 |
| <b>Mid value</b>                           |                      |                       |                       |                 |               |                |                |                 |                        |
| MFS® Mid Cap Value R6                      | MVCKX                | 0.63%                 | 2013-02-01            | -2.53%          | 12.98%        | 6.40%          | 10.37%         | 8.60%           | 10.60%                 |
| Putnam Sustainable Future R6               | <sup>2</sup> PNOTX   | 0.68%                 | 2018-05-22            | 0.36%           | 25.78%        | -3.35%         | 10.56%         | 8.83%           | 10.51%                 |
| Allspring Special Mid Cap Value R6         | WFPRX                | 0.70%                 | 2013-06-28            | -2.31%          | 10.03%        | 6.82%          | 10.51%         | 9.07%           | 10.75%                 |
| <b>Mid core/blend</b>                      |                      |                       |                       |                 |               |                |                |                 |                        |
| Calvert US Mid Cap Core Rspnb Idx I        | CMJIX                | 0.42%                 | 2015-10-30            | -4.37%          | 9.56%         | 0.86%          | 9.28%          | 0.00%           | 10.09%                 |
| Vanguard Extended Market Index Admiral     | VEXAX                | 0.06%                 | 2000-11-13            | -3.42%          | 14.97%        | -2.47%         | 8.70%          | 8.25%           | 8.18%                  |
| Vanguard Mid Cap Index Admiral             | VIMAX                | 0.05%                 | 2001-11-12            | -2.75%          | 11.80%        | 2.21%          | 9.38%          | 9.10%           | 9.84%                  |

<sup>1</sup> These funds were closed to new investors as of 10-1-18

<sup>2</sup> This fund was closed to new investors as of 2-28-20.

<sup>3</sup> These funds were closed to new investors as of 2-15-21.

<sup>4</sup> These funds were closed to new investors as of 2-11-22.

<sup>5</sup> These funds were closed to new investors as of 7-28-22.

|                                     | Ticker symbol                                    | Gross expenses     | Inception Date | 3 months   | 1 year | 3 years | 5 years | 10 years | Since inception |        |
|-------------------------------------|--|--------------------|----------------|------------|--------|---------|---------|----------|-----------------|--------|
| <b>Mid growth</b>                   |  |                    |                |            |        |         |         |          |                 |        |
|                                     | AMG TimesSquare Mid Cap Growth Z                 | TMDIX              | 0.99%          | 2005-03-04 | -3.18% | 15.75%  | 3.20%   | 11.74%   | 10.98%          | 10.76% |
|                                     | Baird MidCap Inst                                | <sup>1</sup> BMDIX | 0.82%          | 2000-12-29 | -8.90% | -1.70%  | -2.41%  | 8.08%    | 9.21%           | 8.03%  |
|                                     | Eventide Gilead I                                | <sup>4</sup> ETILX | 1.18%          | 2010-02-02 | -7.35% | -0.40%  | -7.96%  | 6.41%    | 9.53%           | 13.01% |
|                                     | Delaware Ivy Mid Cap Growth N                    | IGRFX              | 0.83%          | 2014-07-31 | -5.76% | 2.59%   | -3.92%  | 9.88%    | 10.57%          | 11.05% |
|                                     | JPMorgan Mid Cap Growth I                        | HLGEX              | 1.00%          | 1989-03-02 | -3.62% | 13.66%  | -0.93%  | 11.07%   | 10.94%          | 12.04% |
| <b>Small value</b>                  |  |                    |                |            |        |         |         |          |                 |        |
|                                     | Boston Partners Small Cap Value II I             | BPSIX              | 1.04%          | 1998-07-01 | -2.19% | 14.40%  | 2.43%   | 8.39%    | 6.72%           | 10.08% |
|                                     | DFA US Targeted Value I                          | DFVFX              | 0.30%          | 2000-02-23 | -3.95% | 13.56%  | 6.78%   | 12.06%   | 7.97%           | 10.91% |
|                                     | JPMorgan Small Cap Value I                       | PSOPX              | 1.01%          | 1995-01-27 | -3.84% | 11.70%  | 0.88%   | 8.44%    | 5.99%           | 9.93%  |
| <b>Small core/blend</b>             |  |                    |                |            |        |         |         |          |                 |        |
|                                     | Crossmark Steward Sm-Md Cp Enh Inx Instl         | SCECX              | 0.65%          | 2006-04-03 | -3.71% | 11.15%  | 2.60%   | 8.89%    | 7.66%           | 8.02%  |
|                                     | DFA US Small Cap I                               | DFSTX              | 0.28%          | 1992-03-19 | -2.80% | 11.66%  | 3.23%   | 9.89%    | 7.97%           | 10.11% |
|                                     | Nuveen NWQ Small-Cap Value R6                    | <sup>3</sup> NSCFX | 0.93%          | 2013-02-15 | -0.90% | 18.83%  | 5.76%   | 10.33%   | 7.45%           | 9.65%  |
|                                     | T. Rowe Price Small-Cap Value I                  | PRVIX              | 0.69%          | 2015-08-28 | -3.28% | 8.71%   | -0.74%  | 6.84%    | 7.11%           | 8.99%  |
|                                     | Vanguard Small Cap Index Adm                     | VSMAX              | 0.05%          | 2000-11-13 | -4.14% | 11.50%  | 0.50%   | 8.45%    | 8.08%           | 8.96%  |
| <b>Small growth</b>                 |  |                    |                |            |        |         |         |          |                 |        |
|                                     | PGIM Jennison Small Company R6                   | PJSQX              | 0.69%          | 2010-11-29 | -3.92% | 8.18%   | 0.59%   | 10.65%   | 8.90%           | 10.63% |
|                                     | Vanguard Explorer Adm                            | VEXRX              | 0.34%          | 2001-11-12 | -3.58% | 10.58%  | -0.65%  | 9.36%    | 9.69%           | 9.47%  |
| <b>World stock</b>                  |  |                    |                |            |        |         |         |          |                 |        |
|                                     | MFS® Global Equity R6                            | MWEMX              | 0.87%          | 2012-06-01 | -2.53% | 6.32%   | 0.56%   | 7.01%    | 7.22%           | 10.33% |
|                                     | Oakmark Global Investor                          | <sup>1</sup> OAKGX | 1.13%          | 1999-08-04 | -3.01% | 2.96%   | -0.28%  | 7.12%    | 5.34%           | 9.14%  |
|                                     | Invesco Oppenheimer Global I                     | OGLIX              | 0.72%          | 2012-01-27 | 2.68%  | 24.54%  | 2.70%   | 10.97%   | 9.59%           | 11.41% |
| <b>Foreign large value</b>          |  |                    |                |            |        |         |         |          |                 |        |
|                                     | American Beacon International Eq Instl           | AAIEX              | 0.80%          | 1991-08-07 | -0.73% | 9.74%   | 4.44%   | 6.07%    | 3.37%           | 6.78%  |
|                                     | DFA International Value I                        | DFIVX              | 0.49%          | 1994-02-15 | -0.52% | 13.56%  | 7.25%   | 8.11%    | 4.27%           | 6.31%  |
|                                     | Hartford Schroders Intl Multi-Cp Val SDR         | SIDRX              | 0.75%          | 2014-12-30 | 0.92%  | 12.61%  | 2.37%   | 5.84%    | 3.69%           | 5.02%  |
|                                     | JPMorgan Developed International Value I         | <sup>1</sup> JIESX | 1.02%          | 2001-09-10 | 0.89%  | 18.38%  | 7.66%   | 7.74%    | 3.26%           | 5.77%  |
| <b>Foreign large core/blend</b>     |  |                    |                |            |        |         |         |          |                 |        |
|                                     | MFS® Research International R6                   | <sup>1</sup> MRSKX | 0.70%          | 2006-05-01 | 0.26%  | 8.40%   | 0.87%   | 6.48%    | 4.61%           | 4.14%  |
|                                     | Impax International Sustainable Economy Fund Inv | PXINX              | 0.70%          | 2014-03-31 | 2.18%  | 13.43%  | 2.84%   | 6.74%    | 4.19%           | 4.43%  |
|                                     | Vanguard Developed Markets Index Admiral         | VTMGX              | 0.08%          | 1999-08-17 | -0.70% | 10.59%  | 1.79%   | 6.52%    | 4.51%           | 4.56%  |
|                                     | Vanguard Total Intl Stock Index Admiral          | VTIAX              | 0.12%          | 2010-11-29 | 0.80%  | 10.96%  | 0.34%   | 5.75%    | 4.02%           | 5.06%  |
| <b>Foreign large growth</b>         |  |                    |                |            |        |         |         |          |                 |        |
|                                     | American Funds Europacific Growth F3             | <sup>5</sup> FEUPX | 0.47%          | 2017-01-27 | -0.23% | 10.85%  | -2.45%  | 6.06%    | 5.16%           | 7.18%  |
|                                     | Invesco Oppenheimer International Growth I       | OIGIX              | 0.73%          | 2012-03-29 | -1.64% | 7.81%   | -1.92%  | 6.21%    | 4.26%           | 6.34%  |
|                                     | MFS® International Growth R6                     | MGRDX              | 0.72%          | 2006-05-01 | 1.45%  | 8.73%   | 1.87%   | 7.29%    | 6.73%           | 6.11%  |
| <b>Foreign small/mid core/blend</b> |  |                    |                |            |        |         |         |          |                 |        |
|                                     | DFA International Small Company I                | DFISX              | 0.39%          | 1996-09-30 | -0.06% | 10.44%  | -0.09%  | 6.19%    | 4.57%           | 6.62%  |
|                                     | Oakmark International Small Cap Investor         | <sup>1</sup> OAKEX | 1.34%          | 1995-11-01 | -3.11% | 5.19%   | -0.41%  | 6.80%    | 4.09%           | 8.42%  |
| <b>Foreign small/mid growth</b>     |  |                    |                |            |        |         |         |          |                 |        |
|                                     | Wasatch International Growth Instl               | <sup>4</sup> WIIGX | 1.29%          | 2016-02-01 | -0.08% | 0.59%   | -10.61% | 0.53%    | 2.90%           | 3.49%  |
| <b>Diversified emerging markets</b> |  |                    |                |            |        |         |         |          |                 |        |
|                                     | DFA Emerging Markets I                           | DFEMX              | 0.45%          | 1994-04-25 | 4.94%  | 13.27%  | -1.89%  | 4.68%    | 3.48%           | 6.40%  |
|                                     | DFA Emerging Markets Social Core Port            | DFESX              | 0.44%          | 2006-08-31 | 5.48%  | 13.37%  | -1.95%  | 4.71%    | 3.66%           | 5.32%  |
|                                     | Vanguard Emerging Mkts Stock Idx Adm             | <sup>4</sup> VEMAX | 0.14%          | 2006-06-23 | 5.30%  | 11.87%  | -3.73%  | 3.74%    | 3.00%           | 4.89%  |

1 These funds were closed to new investors as of 10-1-18

2 This fund was closed to new investors as of 2-28-20.

3 These funds were closed to new investors as of 2-15-21.

4 These funds were closed to new investors as of 2-11-22.

5 These funds were closed to new investors as of 7-28-22.

|  | <b>Ticker symbol</b> | <b>Gross expenses</b> | <b>Inception Date</b> | <b>3 months</b> | <b>1 year</b> | <b>3 years</b> | <b>5 years</b> | <b>10 years</b> | <b>Since inception</b> |
|--|----------------------|-----------------------|-----------------------|-----------------|---------------|----------------|----------------|-----------------|------------------------|
| <b>Real estate</b>                               |                      |                       |                       |                 |               |                |                |                 |                        |
| Morgan Stanley Inst US Real Estate IS            | MURSX                | 5.94%                 | 2013-09-13            | 0.76%           | 7.73%         | -0.71%         | 0.42%          | 2.86%           | 4.23%                  |
| Vanguard Real Estate Index Admiral               | VGSLX                | 0.13%                 | 2001-11-12            | -1.90%          | 4.75%         | -2.55%         | 2.96%          | 5.30%           | 8.77%                  |
| Virtus Duff & Phelps Real Estate Secs R6         | VRREX                | 0.95%                 | 2014-11-12            | 1.16%           | 6.41%         | -0.15%         | 5.40%          | 6.46%           | 6.03%                  |
| <b>Global real estate</b>                        |                      |                       |                       |                 |               |                |                |                 |                        |
| DFA Global Real Estate Securities Port           | DFGEX                | 0.31%                 | 2008-06-04            | -1.38%          | 5.57%         | -3.30%         | 1.29%          | 4.02%           | 4.52%                  |
| PGIM Global Real Estate R6                       | PGRQX                | 0.81%                 | 2013-08-23            | -2.39%          | 6.14%         | -3.79%         | 1.03%          | 3.14%           | 4.30%                  |
| <b>Intermediate-term bond</b>                    |                      |                       |                       |                 |               |                |                |                 |                        |
| BlackRock Total Return K                         | <sup>3</sup> MPHQX   | 0.38%                 | 2001-12-07            | 0.24%           | 2.73%         | -3.11%         | 0.22%          | 1.77%           | 3.65%                  |
| Guggenheim Total Return Bond Instl               | <sup>1</sup> GIBIX   | 0.71%                 | 2011-11-30            | 0.43%           | 4.41%         | -2.91%         | 1.14%          | 2.63%           | 3.79%                  |
| PGIM Total Return Bond R6                        | PTRQX                | 0.40%                 | 2010-12-27            | 0.47%           | 5.10%         | -2.54%         | 0.33%          | 2.20%           | 3.28%                  |
| PGIM Total Return Bond R6                        | PTRQX                | 0.40%                 | 2010-12-27            | 0.47%           | 5.10%         | -2.54%         | 0.33%          | 2.20%           | 3.28%                  |
| TIAA-CREF Social Choice Bond Instl               | TSBIX                | 0.37%                 | 2012-09-21            | 0.34%           | 3.74%         | -2.94%         | -0.04%         | 1.78%           | 1.99%                  |
| Vanguard Total Bond Market Index Adm             | VBTLX                | 0.05%                 | 2001-11-12            | 0.18%           | 2.76%         | -3.01%         | -0.20%         | 1.33%           | 3.20%                  |
| T. Rowe Price New Income                         | <sup>2</sup> PRCIX   | 0.53%                 | 1973-08-31            | 0.29%           | 2.27%         | -3.70%         | -0.79%         | 0.98%           | 6.09%                  |
| <b>Inflation-protected bond</b>                  |                      |                       |                       |                 |               |                |                |                 |                        |
| BlackRock Inflation Protected Bond K             | BPLBX                | 0.84%                 | 2004-06-28            | 0.85%           | 2.48%         | -1.26%         | 2.34%          | 1.80%           | 3.77%                  |
| DFA Inflation-Protected Securities I             | DIPSX                | 0.11%                 | 2006-09-18            | 1.01%           | 2.92%         | -1.39%         | 1.97%          | 1.93%           | 3.56%                  |
| Vanguard Inflation-Protected Secs Adm            | VAIPX                | 0.10%                 | 2005-06-10            | 0.97%           | 2.73%         | -1.41%         | 1.97%          | 1.83%           | 3.19%                  |
| Vanguard Shrt-Term Infl-Prot Sec Idx Adm         | VTAPX                | 0.06%                 | 2012-10-16            | 1.46%           | 5.38%         | 2.13%          | 3.12%          | 1.98%           | 1.75%                  |
| <b>High yield bond</b>                           |                      |                       |                       |                 |               |                |                |                 |                        |
| BlackRock High Yield Bond K                      | BRHYX                | 0.49%                 | 1998-11-19            | 1.27%           | 11.28%        | 2.35%          | 4.41%          | 4.41%           | 6.81%                  |
| Columbia Income Opportunities Inst3              | <sup>5</sup> CIOYX   | 0.70%                 | 2011-03-07            | 1.55%           | 9.69%         | 1.61%          | 3.18%          | 3.78%           | 4.89%                  |
| Lord Abbett High Yield R6                        | LHYVX                | 0.61%                 | 2015-06-30            | 1.41%           | 10.13%        | 0.18%          | 2.68%          | 3.87%           | 4.19%                  |
| Vanguard High-Yield Corporate Adm                | VWEAX                | 0.12%                 | 2001-11-12            | 1.39%           | 9.41%         | 1.77%          | 3.49%          | 4.14%           | 5.97%                  |
| PGIM High Yield R6                               | PHYQX                | 0.38%                 | 2011-10-31            | 1.14%           | 10.30%        | 1.36%          | 3.78%          | 4.57%           | 5.77%                  |
| <b>World Bond</b>                                |                      |                       |                       |                 |               |                |                |                 |                        |
| BrandywineGLOBAL Global Opp Bond IS              | GOBSX                | 0.54%                 | 2006-11-01            | -2.51%          | -3.64%        | -6.84%         | -1.69%         | -0.11%          | 3.14%                  |
| PGIM Global Total Return R6                      | PGTQX                | 0.54%                 | 2012-02-03            | -0.03%          | 5.13%         | -5.80%         | -1.84%         | 0.63%           | 1.69%                  |
| Vanguard Total Intl Bd Idx Admiral <sup>TM</sup> | VTABX                | 0.11%                 | 2013-05-31            | -0.56%          | 4.37%         | -2.00%         | -0.41%         | 1.92%           | 2.10%                  |

1 These funds were closed to new investors as of 10-1-18

2 This fund was closed to new investors as of 2-28-20.

3 These funds were closed to new investors as of 2-15-21.

4 These funds were closed to new investors as of 2-11-22.

5 These funds were closed to new investors as of 7-28-22.

## **Retirement Advantage information**

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The guarantees in the group unallocated fixed annuity are provided by Horace Mann Life Insurance Company and are based on the financial stability and claims paying ability of the company.

The earnings potential of each mutual fund reflects the degree of risk associated with it. The higher the potential return, the higher the degree of risk, including the possibility of loss of principal.

Target maturity or “Lifecycle” funds are managed for investors planning to retire (or to begin withdrawing substantial portions of their investments) in a particular year. These funds provide both asset allocation and rebalancing for investors following an investment strategy that grows more conservative as the target date approaches. It is important to note the principal value of the Lifecycle fund is not guaranteed at any time.

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