

HORACE MANN RETIREMENT ADVANTAGE

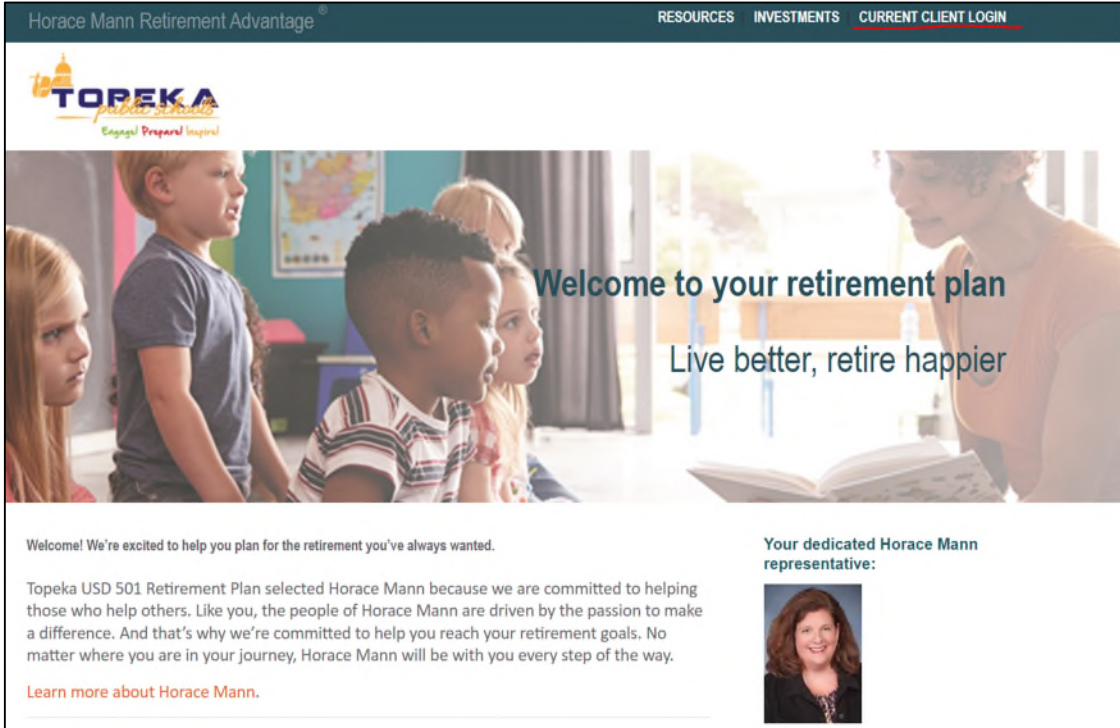
Topeka Public Schools Participant Web Portal Instruction Guide

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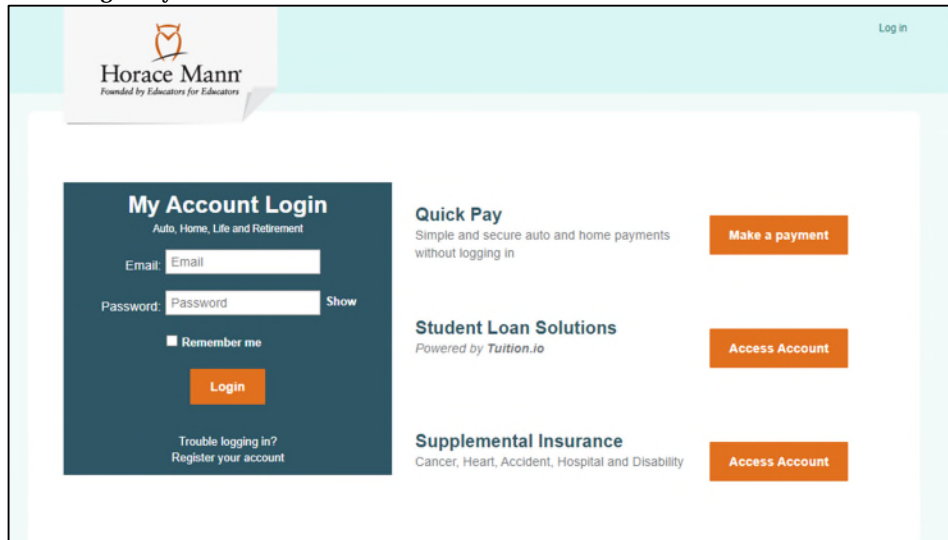
1. My Account Registration Process and Logging In

- A. Go to <https://horacemann.com/retire/topeka>
- Select “Current Client Login” in the upper right corner



The screenshot shows the website header with "Horace Mann Retirement Advantage" and navigation links for "RESOURCES", "INVESTMENTS", and "CURRENT CLIENT LOGIN". Below the header is a banner for "TOPEKA Public Schools" with the tagline "Engage. Prepare. Inspire!". The main content area features a large image of a teacher and students in a classroom. Text on the page reads: "Welcome to your retirement plan" and "Live better, retire happier". Below this, there is a welcome message: "Welcome! We're excited to help you plan for the retirement you've always wanted." and a paragraph about the Topeka USD 501 Retirement Plan's commitment to helping educators. A link "Learn more about Horace Mann." is provided. On the right, there is a section titled "Your dedicated Horace Mann representative:" with a photo of a woman.

- B. If it is your first time logging in, proceed to Step I to register. If you have already registered your account, proceed to Step II on page 4.
- Step I - Registering your Account
 - Select Register your account



The screenshot shows the "My Account Login" page. The header includes the Horace Mann logo and the tagline "Founded by Educators for Educators". The main content area is divided into three sections: "My Account Login" with fields for Email and Password, a "Remember me" checkbox, and a "Login" button; "Quick Pay" with a "Make a payment" button; "Student Loan Solutions" with an "Access Account" button; and "Supplemental Insurance" with an "Access Account" button. A "Log in" link is visible in the top right corner.

- **Input the fields requested as shown below:**

Register to access your account online

Find your policy

Last name: ⓘ

ZIP Code: ⓘ

Birth date:


Policy # or Last 4 of SSN: ⓘ

[Continue](#) [Cancel](#)

[Need Help?](#)

Create your log in

- **Next, create your login credentials with your email and password.**



Find your policy

Create your log in

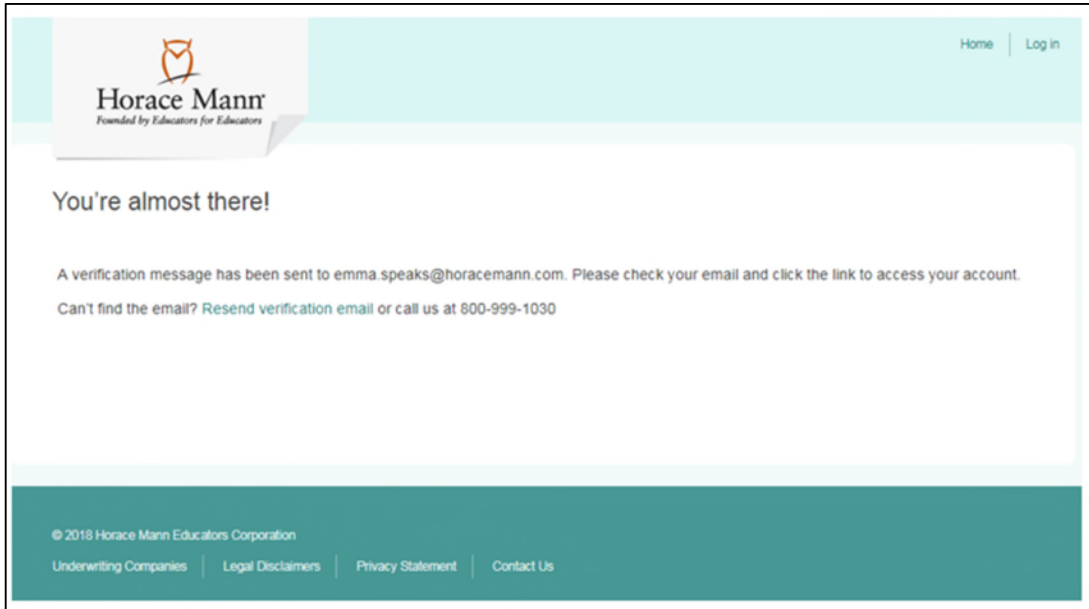
E-mail: ⓘ

Password: Show

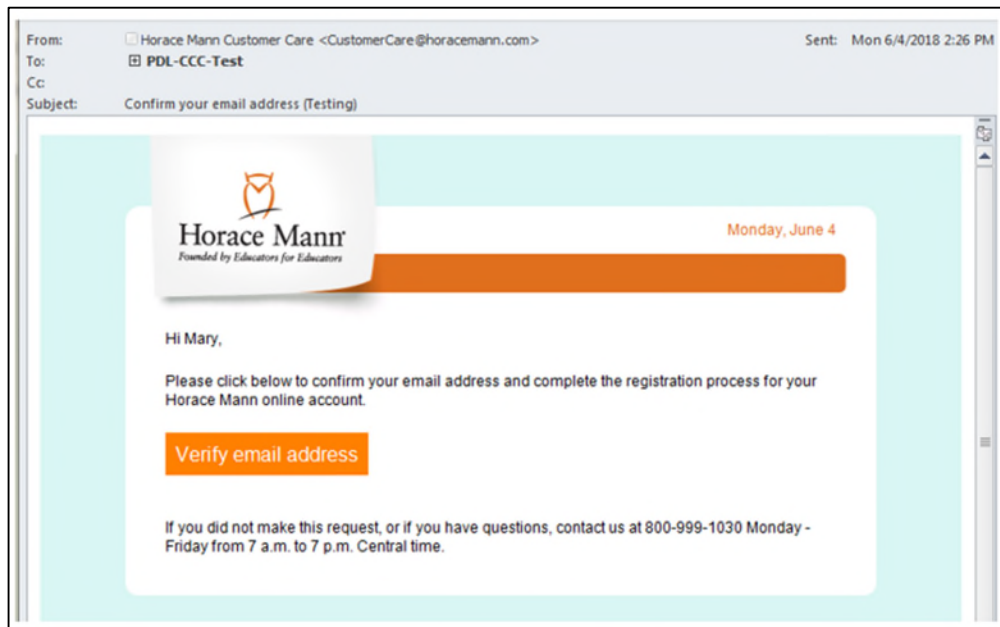
Confirm password:

[Continue](#) [Cancel](#)

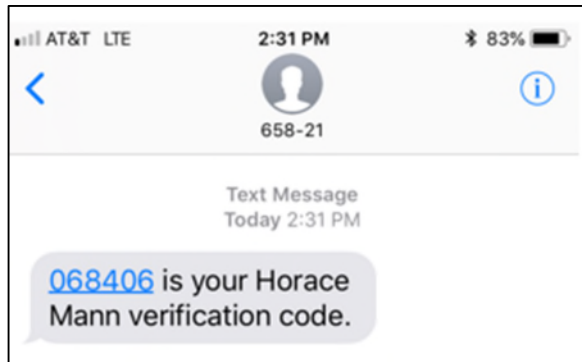
- **Once successfully created, you will need to verify your email address. You will be directed to check your email for a verification email.**



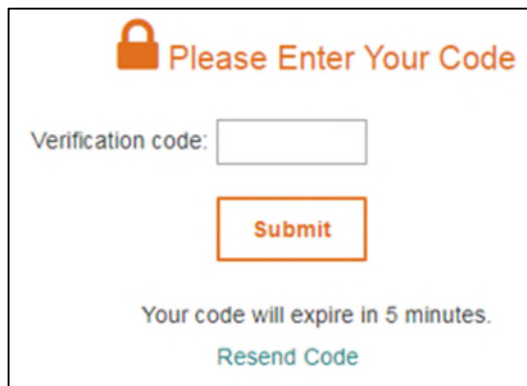
- Once email is received, you must select the verify email button located within the received email:



- Once selected, you will be directed back to the login screen with a success notification stating your email has been verified. You will then need to input the email address and password you established and select Log In.
- After successfully entering your email address and password, you will be asked to set up your 2-Step Authentication. This will ask that you provide a phone number to be stored for future log in attempts to send a verification code to upon each login by text or call.

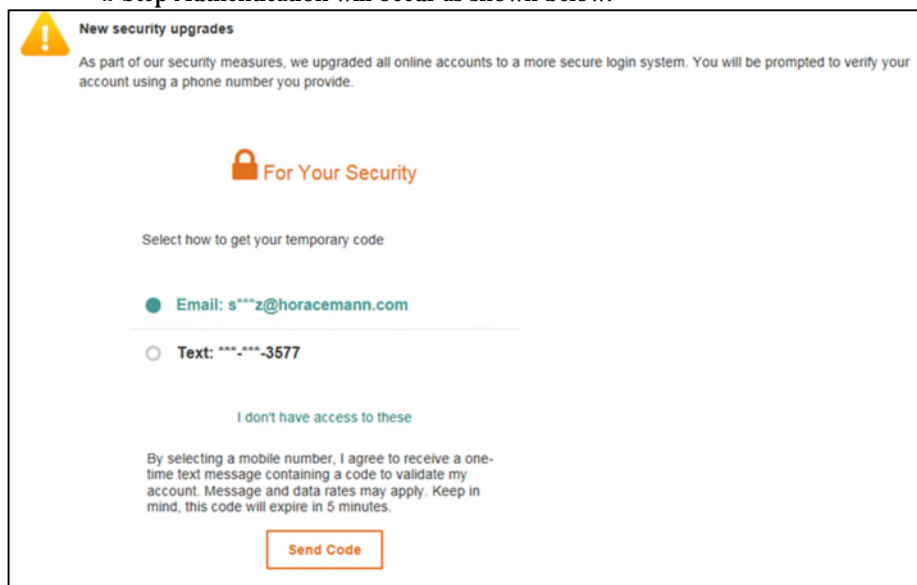


- Once code is received, enter information into verification code field.


A verification code entry screen. At the top, there is a lock icon and the text 'Please Enter Your Code'. Below this is a label 'Verification code:' followed by a text input field. Underneath the input field is an orange 'Submit' button. At the bottom of the screen, it says 'Your code will expire in 5 minutes.' and there is a blue link that says 'Resend Code'.

- Step II - Logging In

- Enter email address and password and select login.
- 2-Step Authentication will occur as shown below:

A screenshot of a security upgrade notification and a 2-step authentication screen. At the top, there is a yellow warning icon and the text 'New security upgrades'. Below this is a paragraph: 'As part of our security measures, we upgraded all online accounts to a more secure login system. You will be prompted to verify your account using a phone number you provide.' Below the paragraph is a lock icon and the text 'For Your Security'. Underneath is the text 'Select how to get your temporary code'. There are two radio button options: 'Email: s***z@horacemann.com' (which is selected) and 'Text: ***-***-3577'. Below the options is a link that says 'I don't have access to these'. At the bottom, there is a paragraph: 'By selecting a mobile number, I agree to receive a one-time text message containing a code to validate my account. Message and data rates may apply. Keep in mind, this code will expire in 5 minutes.' and an orange 'Send Code' button.

- Once code is received, input code in box shown below:

 **Please Enter Your Code**

Verification code:

Your code will expire in 5 minutes.

[Resend Code](#)

- You will be directed to your account summary page. To access your Retirement Advantage account, locate the Savings and Retirements header, and click on the hyperlink displayed below to direct you to your account Homepage/Dashboard.

Your Accounts







PAYMENT AND CONTRIBUTION ACTIVITY

No payments or contributions due at this time

SAVINGS AND RETIREMENTS

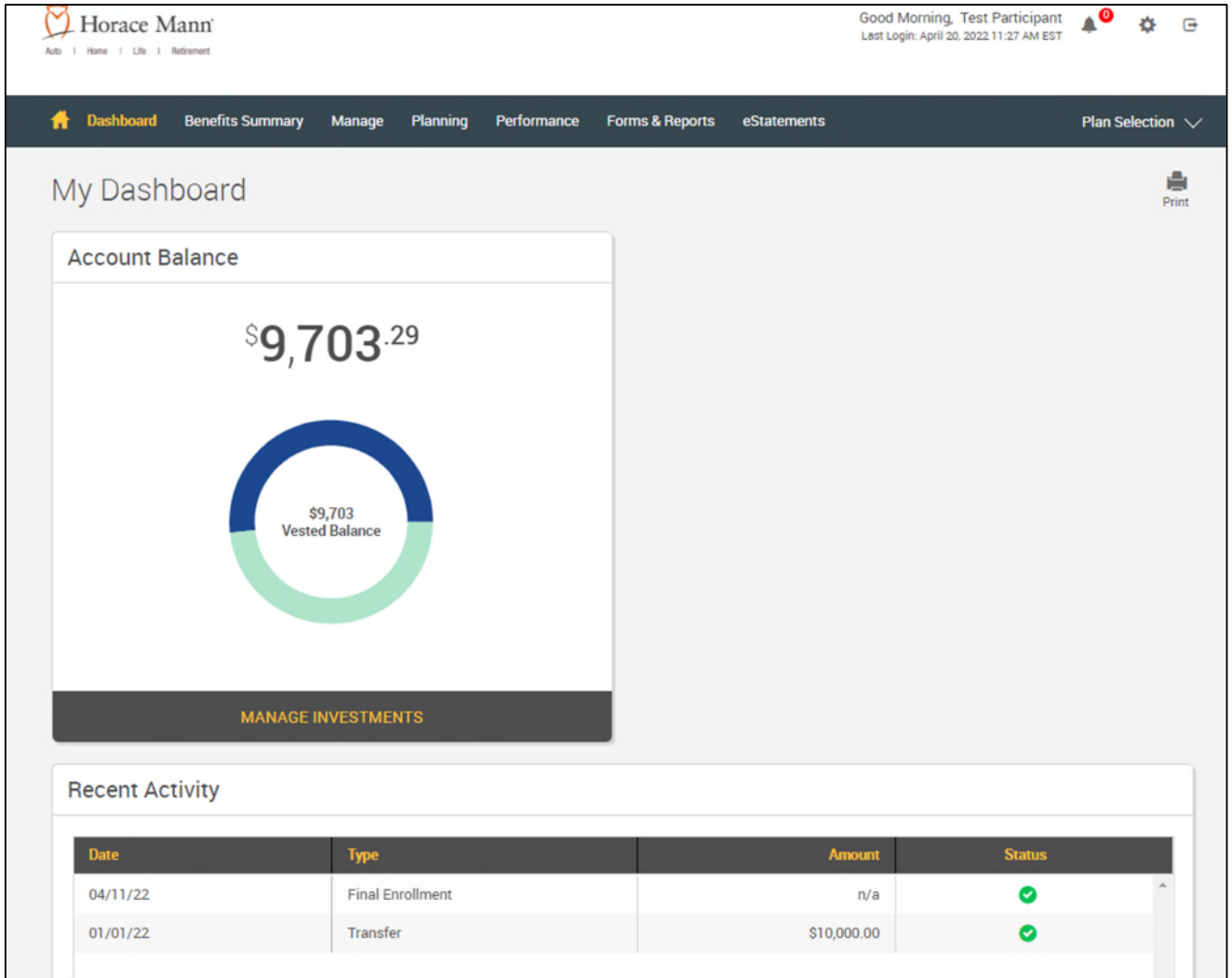
[Retirement Advantage 403\(b\)7 -](#)

[Retirement Advantage 403\(b\)7 -](#)

 Auto	Get discounted auto insurance just for having another Horace Mann product.	Learn more
 Property	Get quality property insurance for your home, condo or apartment.	Learn more
 Personal Umbrella	Put an umbrella of liability protection over you and your family.	Learn more
 Life	Add life insurance to your financial plan to protect the ones you love.	Learn more
 Flexible Benefits	Ask your agent if you can access Horace Mann Flexible Benefit services.	
 Group	Ask your agent if you have group insurance options	

2. Accessing your Home Page/Dashboard:

- A. The home dashboard will display.
 - I. The Account Balance box displays total account balance and total amount by fund (hover over each piece of the circle graph for the fund name and dollar amount to display in the center of the circle).
 - II. The Most Recent Contribution section displays the anticipated or last dollar employee contribution amount that was contributed to the account as well as the tax type (Pre-Tax, Roth).
 - III. The Recent Activity box displays all of the most recent activity to occur on the account sorted by date.

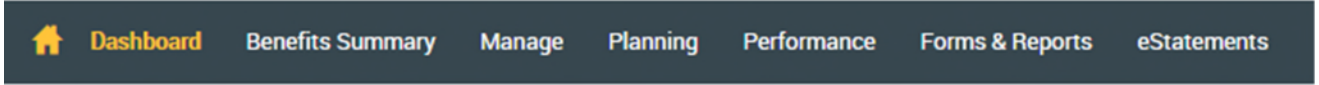


The screenshot shows the Horace Mann dashboard interface. At the top, there is a navigation bar with the Horace Mann logo on the left and user information on the right: "Good Morning, Test Participant" and "Last Login: April 20, 2022 11:27 AM EST". Below the navigation bar is a dark menu with options: Dashboard (selected), Benefits Summary, Manage, Planning, Performance, Forms & Reports, eStatements, and Plan Selection. The main content area is titled "My Dashboard" and includes a "Print" icon. The "Account Balance" section displays a total balance of \$9,703.29 and a donut chart showing a \$9,703 Vested Balance. Below this is a "MANAGE INVESTMENTS" button. The "Recent Activity" section contains a table with the following data:

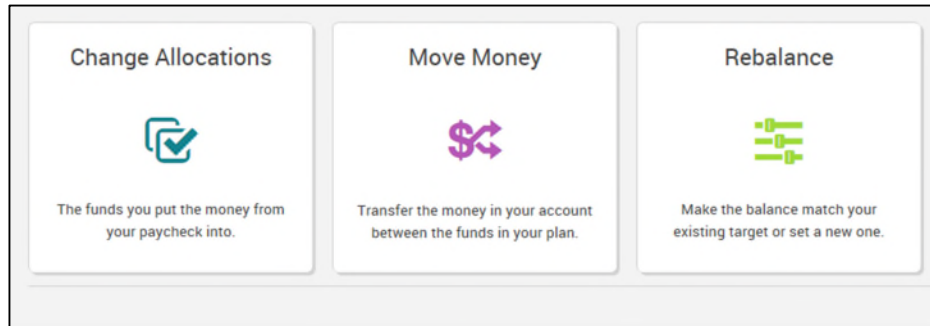
Date	Type	Amount	Status
04/11/22	Final Enrollment	n/a	✓
01/01/22	Transfer	\$10,000.00	✓

3. Navigating Through the Participant Web

To navigate through out the web, reference the gray menu bar at the top of the page:



- A. Manage: Manage Investments – You would select this option in order to change your allocations, move money between investments, or rebalance your account.





- I. Change Allocations: this changes the investmt allocations for future contributions.

- Click on the “Change Allocations” box.
- Scroll down to the “New Election %” column and enter the percentage amounts that you wish to contribute into each fund that you have chosen. **Please note:** Total must add up to 100%.

Investment	Fund ID	Current Allocation %	New Election %
AB Small Cap Growth Z	QUAZX	0%	<input type="text" value="100"/> %
Aberdeen Mid Cap US Equity	GUEIX	0%	<input type="text" value="0"/> %
Alger Spectra Z	ASPZX	0%	<input type="text" value="0"/> %
AllianceBernstein Global Bond Fund - Z	ANAZX	0%	<input type="text" value="0"/> %
American Beacon Intl Equity Instl	AAIEX	0%	<input type="text" value="0"/> %
American Century Growth	AGRDX	0%	<input type="text" value="0"/> %
American Funds Investment Co of America	RICGX	0%	<input type="text" value="0"/> %
AMG TimesSquare Mid Cap Growth	TMDIX	0%	<input type="text" value="0"/> %
Baird MidCap Inst	BMDIX	0%	<input type="text" value="0"/> %
Boston Partners Small Cap Value II I	BPSIX	0%	<input type="text" value="0"/> %
Columbia Income Opportunities Y	CIOYX	0%	<input type="text" value="0"/> %
DFA Emerging Markets Instl	DFEMX	0%	<input type="text" value="0"/> %
DFA Global Real Estate Securities Instl	DFGEX	0%	<input type="text" value="0"/> %
DFA Inflation-Protected Securities I	DIP SX	0%	<input type="text" value="0"/> %
DFA International Small Company Instl	DFISX	0%	<input type="text" value="0"/> %

NEXT

- Once all allocations have been input, and 100% is showing in the total box, hit next. The screen will appear as shown below:

 Change Elections
 Print

Overall Progress: **20% Complete**



Transferable Balances

Would you like to rebalance your transferable balances in your plan to conform with the percentages you entered for your investment elections?

No Yes

[CANCEL](#)
[BACK](#)
[NEXT](#)

- Select Yes or No as to whether you want to rebalance your account to match the new allocations that were just entered, then click Next.

 Change Elections
 Print

Overall Progress: **60% Complete**

Read Prospectus

Have you read the prospectus for each fund?

Funds	<input checked="" type="checkbox"/> Mark all as Read
JPMorgan Core Plus Bond R6 view prospectus	<input checked="" type="checkbox"/> Mark as Read

[CANCEL](#)
[BACK](#)
[NEXT](#)

- View the prospectus information of the newly elected investments by selecting “view prospectus”
- Once reviewed, select Mark as Read.
- Once reviewed and Mark as Read is selected, click Next.
- The newly elected investment percentages will display for review. If everything displays correctly, select submit.
- You will receive a confirmation number and the overall progress will display as 100% complete.

- II. Move Money: allows you to transfer funds between investments. This does not have an affect on current or future allocations.
- Click on the “Move Money” box.

Transfer Funds -

Overall Progress: **0% Complete**

Enter Investment Transfer Amounts

Select transfer type

Percentage to Percentage

Transfer Rules

Minimum transfer amount	\$1.00
Minimum transfer percentage	1%
Minimum transfer increment percentage	1%
Days to complete request	3

This transaction may result in redemption fees being charged against the transaction. If you are unsure of the fund rules for redemption fees please check the mutual fund redemption fee policy in the funds prospectus.

- Select the transfer type you wish to perform from the dropdown menu: percentage to percentage (% to %), dollar to dollar (\$ to \$) or dollar to percentage (\$ to %).
- Input the amounts/percentages you wish to transfer in the from and to columns next to the investments you wish to make changes to.
- Once completed, 100% should show in the total column. Then click on “Next”.

Change Elections

Overall Progress: **60% Complete**

Read Prospectus

Have you read the prospectus for each fund?

Funds	<input checked="" type="checkbox"/> Mark all as Read
JPMorgan Core Plus Bond R6 view prospectus	<input checked="" type="checkbox"/> Mark as Read

CANCEL

BACK


NEXT

- View the prospectus information of the newly elected investments by selecting “view prospectus”
- Once reviewed, select Mark as Read.
- Once reviewed and Mark as Read is selected, click Next.
- The newly elected investment changes will display for review. If everything displays correctly, select submit.
- You will receive a confirmation number and the overall progress will display as 100% complete.

- III. Rebalance: this will reallocate the money currently in your account to match an allocation set. (Changes both current and future contributions simultaneously).
- Click on the “Rebalance” box.

Rebalance


Recurring Rebalance



Set up a recurring transaction to make your ending balance in each of your funds match your future investment election percent's.

MAKE CHANGES


Conform Ending Balance



The ending balance in each of your funds will be realigned to match your future investment election percents.

MAKE CHANGES


Conform To Target



Realign the ending balance in each of your funds to make them match your specified target percents.

MAKE CHANGES

- Select the option of the action you wish to perform from the options below:
 - **Recurring Rebalance** – Set up a recurring rebalance that will make your ending balance in each of the funds match your future investment election percentages at the occurrence you choose.
 - Select “Make Changes”.

Rebalance 
Recurring Rebalance
Print

Overall Progress: **0% Complete**

How often would you like to rebalance?

Set date of first rebalance

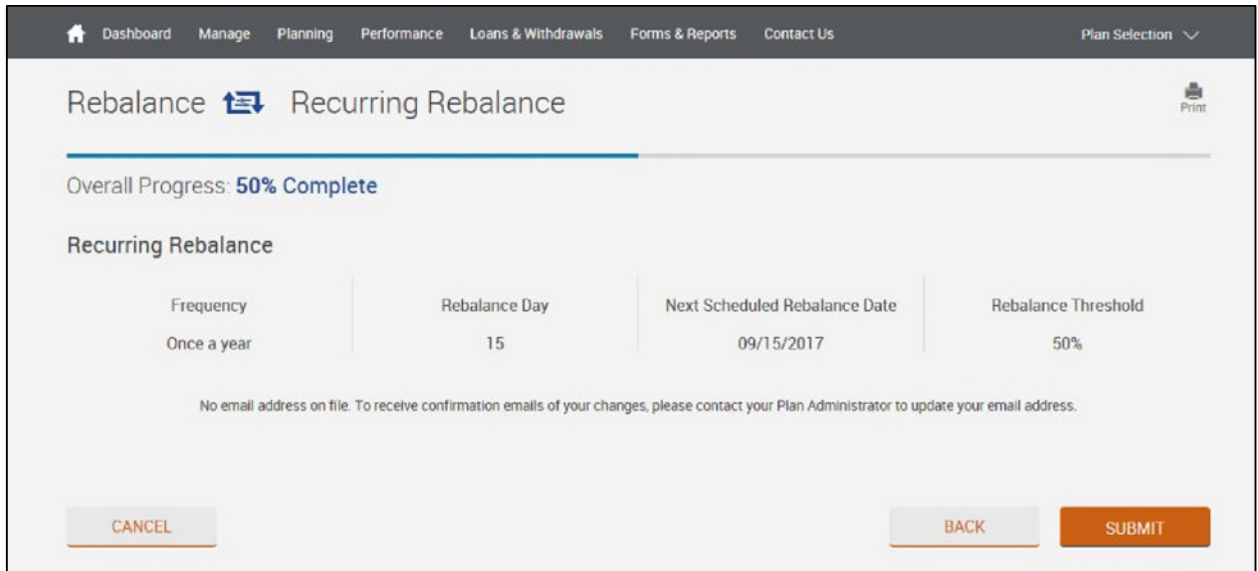
Select a day to rebalance your portfolio

Enter threshold percent for rebalance

By entering a threshold percent, you are requesting that the rebalance only occur if the difference between your allocation percent for any account and your current balance in that account exceeds the entered percent. Should ALL accounts fall below the threshold when the difference is calculated, no transfer will occur.

CANCEL
NEXT

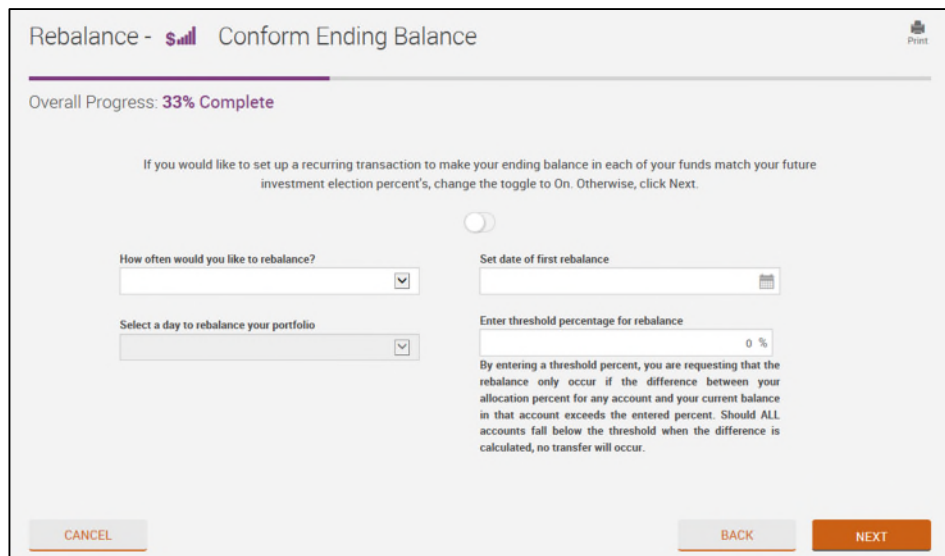
- Input/Select the required fields as shown above, then click Next.
- Review the information displayed and if displayed correctly, click Submit.



- **Conform Ending Balance – Make your ending balance in each of the current funds realign to match your future investment election percentages.**
 - Select “Make Changes”.
 - Scroll down to the Money Sources listed and click on the blue arrows to expand.



- The expansion will allow you to compare your current investment allocations information to your rebalanced investment allocations. Select Next.
- Input required fields as shown on the screen below and click Next.



- Review the information displayed and if displayed correctly, click Submit.
- Conform to Target- realign the ending balance in each of your funds to make them match your specified target percentage.
 - Select “Make Changes”
 - Scroll down to “New Target” column and enter the percentage you wish to allocate to the newly chosen investment.
 - Once 100% is showing in the total box, select “Next”
 - Answer Yes/No to the question shown below depending upon your preference and select “Next”



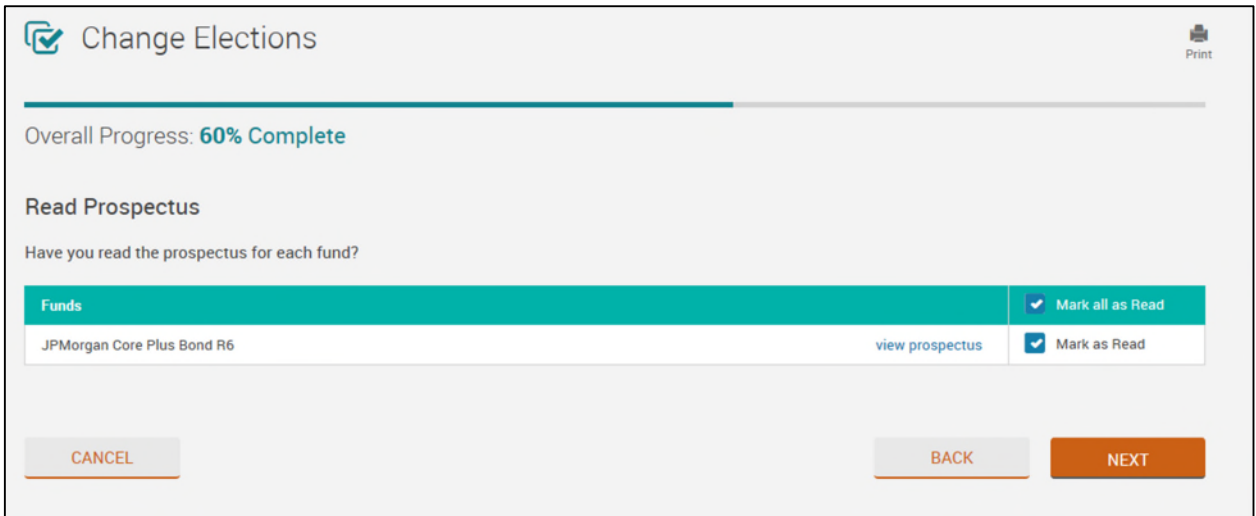
Rebalance -  Conform To Target


Overall Progress: **20% Complete**

Update Election Percentages
Update my election percentages to match my transfer target percentages:

Yes No

- View the prospectus information of the newly elected investments by selecting “view prospectus”



 Change Elections

Overall Progress: **60% Complete**

Read Prospectus
Have you read the prospectus for each fund?

Funds	<input checked="" type="checkbox"/> Mark all as Read
JPMorgan Core Plus Bond R6	<input checked="" type="checkbox"/> Mark as Read

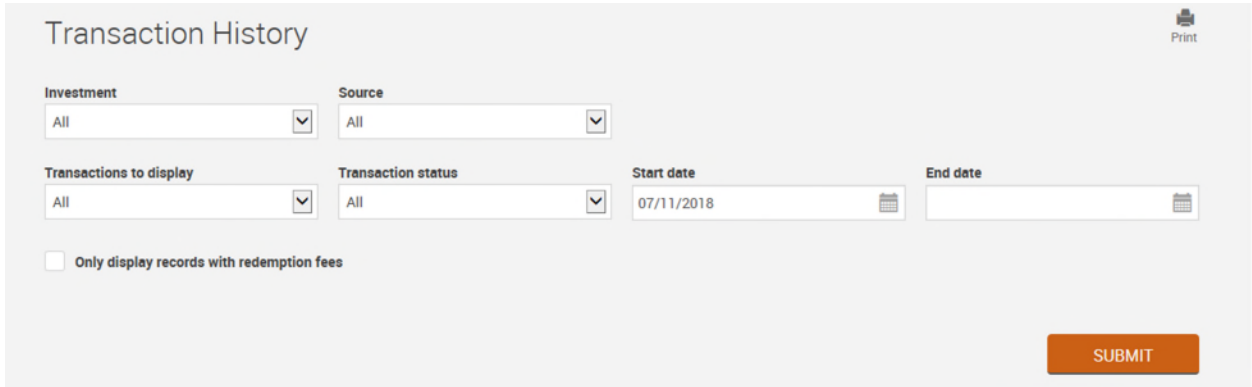
[view prospectus](#)

CANCEL **BACK** **NEXT**

- Once reviewed, select Mark as Read.
- Once reviewed and Mark as Read is selected, click Next.
- The newly elected investment percentages will display for review. If everything displays correctly, select submit.
- You will receive a confirmation number and the overall progress will display as 100% complete.

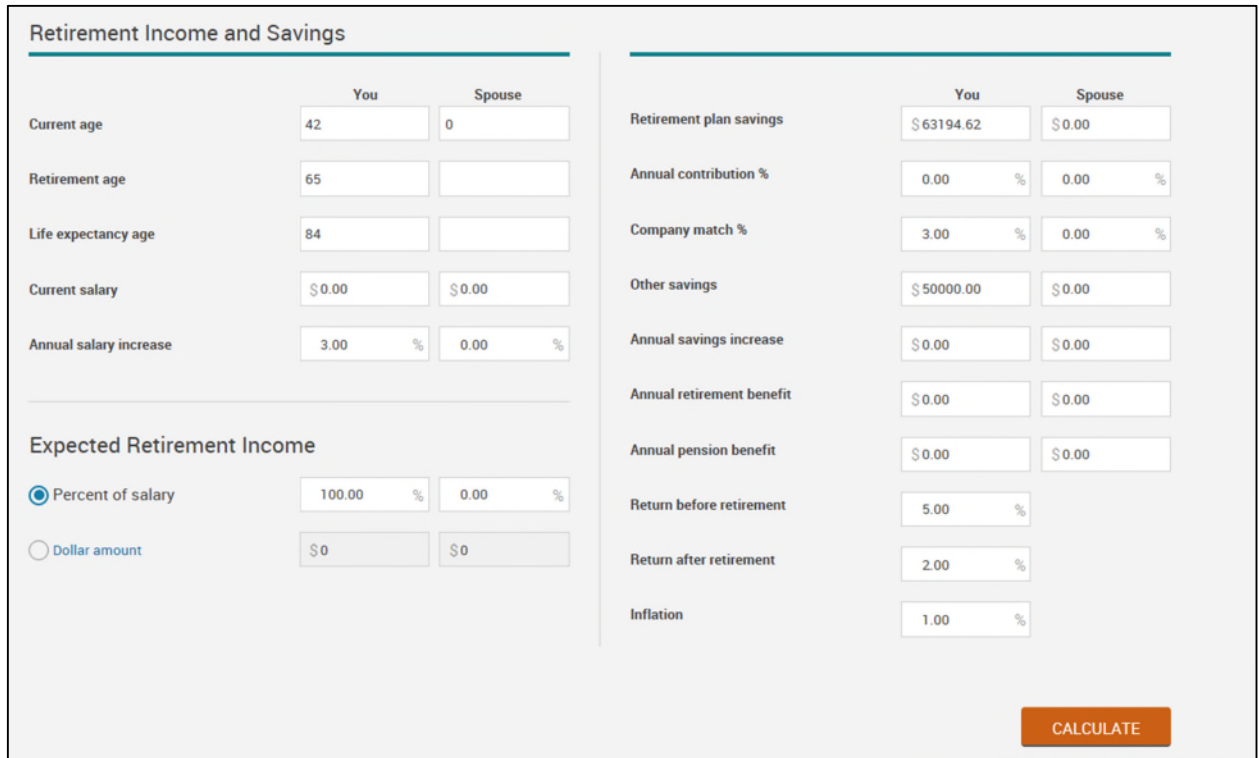
B. Manage: Transaction History – You would select this option in order to view your transaction history.

- I. Select your options and date range then click on Submit to show your transaction history.
- II. You can use the down arrows to get more information (fund information, settled or pending transaction, price traded, and source (employee contributions, employer match, etc.))

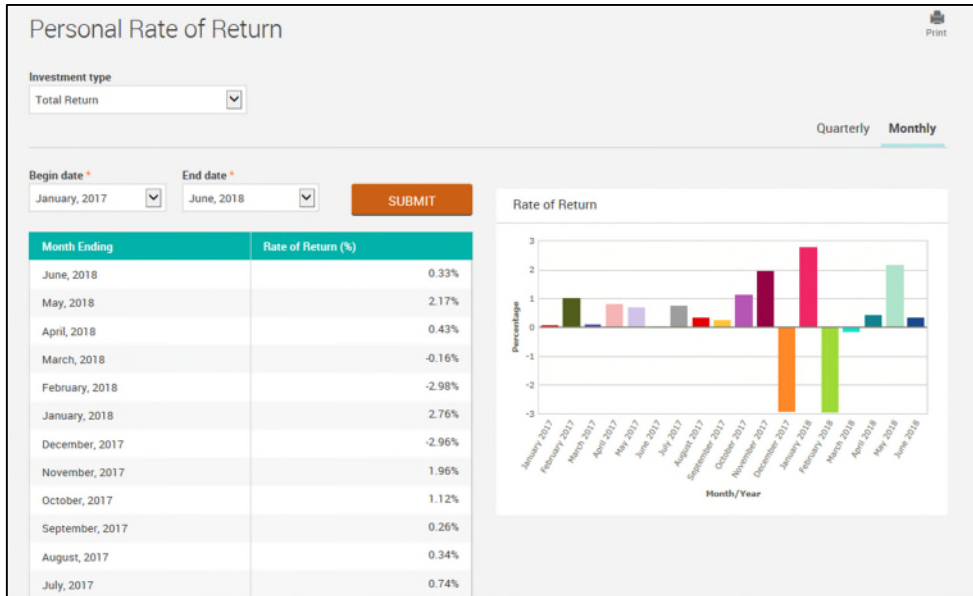


C. Planning: Retirement Calculator – You would select this option in order to utilize our retirement calculator to estimate your income and savings that you will have when you retire.

- I. Input information on the asset allocation sheet as shown below and select “calculate” to obtain your results.



D. Performance: Rate of Return – Select this sub-tab if you wish to review your personal monthly/quarterly rate of return. Navigate by selecting the investment type and the beginning and end dates from the drop down menus as shown on the screen below:

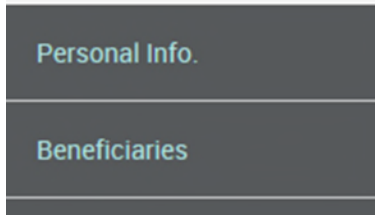


E. Performance: Investment Performance for all funds – select this sub tab to obtain a copy of the most recent quarterly performance of the investments available within your fund line up.

F. Forms & Reports:

- I. Reports – Select this sub tab in order to generate statements with selected date range.
- II. Forms – Contacts Participant Notices (investment changes, etc.)
- III. Under the Forms & Reports tab, the electronic forms will be available:
 - Beneficiary Form
 - Harship Emergency Form
 - Loan Request Form
 - Transaction Request Form Distribution – withdrawal funds
 - Allocation Change Form
 - Transfer In Form – move funds into the account
 - Salary Reduction Agreement

G. eStatement: Copies of Quarterly statements

H. Adding/Updating Beneficiary (if plan allows electronic changes)**I. Click on the gear in the top right corner by your name****II. A menu will appear and select Beneficiaries****III. Enter the beneficiaries**

Beneficiaries Print

Beneficiary Designation 1

Items marked with asterisk (*) must be completed before you can proceed to the next step.

Beneficiary type: Primary

Name * Relationship Birth date Social security number (optional)

Street address 1 Street address 2

City State Zip code Country

[DELETE](#)

Beneficiary Designation 2

Items marked with asterisk (*) must be completed before you can proceed to the next step.

Beneficiary type: Contingent

Name * Relationship Birth date Social security number (optional)

Street address 1: 2201 Arrowhead Dr Street address 2

City State Zip code Country

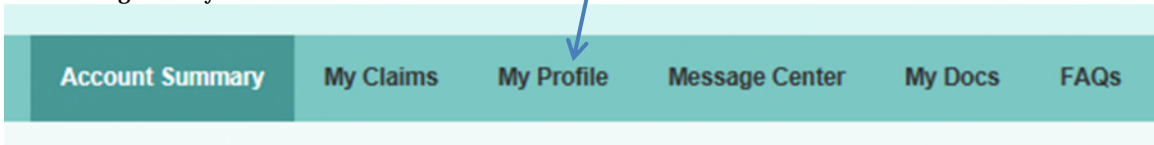
[DELETE](#)

[ADD](#) [SAVE](#)

IV. Select Add to add more beneficiaries or select save to finish adding beneficiaries.

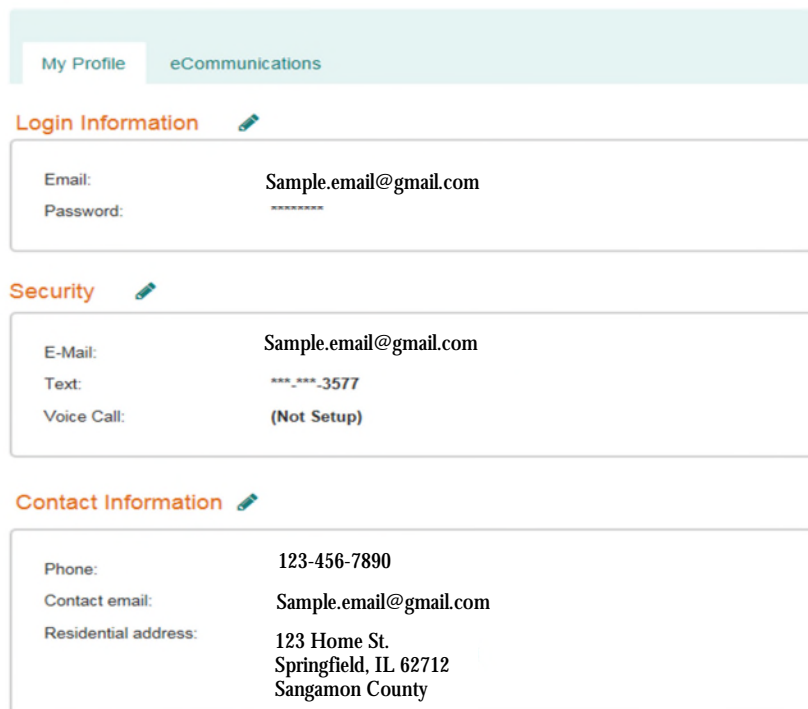
4. Changing Personal Information

- A. Once logged into www.horacemann.com/myaccount you will be able to change your personal information by clicking on “My Profile”



- B. The menu will appear to make changes:
Profile for: John Doe

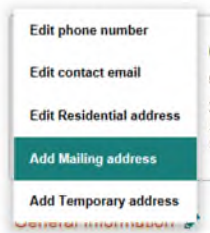
My Account > My Profile



The screenshot shows the 'My Profile' page with three main sections, each with a pencil icon for editing:

- My Profile** (selected) and **eCommunications**
- Login Information**:
 - Email: Sample.email@gmail.com
 - Password: *****
- Security**:
 - E-Mail: Sample.email@gmail.com
 - Text: ***-***-3577
 - Voice Call: (Not Setup)
- Contact Information**:
 - Phone: 123-456-7890
 - Contact email: Sample.email@gmail.com
 - Residential address: 123 Home St., Springfield, IL 62712, Sangamon County

- C. Click on the pencil icon for the Contact Information to get a menu:



- D. Select the item you wish to update and an edit screen will pre-populate with your information. Update the information on this screen.
- E. Once the information is updated in our systems and you have an email on file, you will receive an email confirmation of the change.



Auto | Home | Life | Retirement

5. Questions: If you run into issues at any time, please contact the Retirement Advantage Team at 800-677-2363