



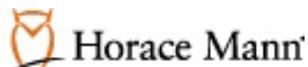
Help with financial goals is available

It's easy to feel overwhelmed by financial decisions. Working with one of our financial advisors may help simplify your financial life and make sure your decisions fit with a comprehensive financial strategy.

Your financial advisor can help you take steps to reach your financial goals, such as:

- **Determining your needs and objectives** — Understanding your objectives, time frame and risk tolerance to recommend a personal pathway for you.
- **Choosing the right strategy** — Your advisor will help you select a financial strategy that suits your life goals and circumstances.
- **Putting it all together** — With clear goals and your strategy in place, your financial advisor can help you select a suitable mix from the array of financial tools.
- **Managing over time** — Because market conditions and your personal circumstances can change, your advisor will meet with you regularly to review all of your financial holdings and current life situation.

Get started today by calling 1-888-569-7055 or visiting iowa.VALIC.com!



Don't put all your eggs in one basket

When you shop at the grocery store, you typically don't fill your cart with just one item. You fill it with different things like produce, dairy, meat, etc. When you mix it up, you're essentially diversifying. Diversification is important—especially when it comes to investing in your retirement plan.

Having a diversified portfolio can help you weather market ups and downs and better prepare you for the long haul.

- It can help minimize the risk of loss to your overall portfolio.
- It can help reduce volatility in an adverse market.
- It may help expose you to more opportunities for return.

You can view or change your investments at www.horacemann.com/myaccount. To discuss the benefits of diversification, [contact your local Horace Mann representative](#) today.



Help with finances during trying times

The COVID-19 pandemic isn't just a health concern; it's a financial one, too. Don't let financial anxiety get the best of you. Watch this short video *The Financial Challenge of Coronavirus - A Checklist for What's Now - and What's Next* to get some practical ideas to help you have more control of your money in the short and long-term. Contact your MassMutual advisor to learn more about your financial choices, including help with saving in the Iowa RIC plan.

<https://retire.massmutual.com/participant/public/%20Webisode%20Series.aspx>



Your local representatives are there when you need them

As a Voya account participant, you have access to local representatives that are there when you need them.

Your State of Iowa local representatives are available to:

-  Review your account;
-  Answer your plan questions; and
-  Evaluate your retirement goals.

The representatives assigned to the State of Iowa retirement program are highly experienced in the financial services industry.

To contact your local representative, call **(800) 555-1970** or **(515) 698-7973** in Des Moines. Office hours are Mondays through Fridays, 8:30 a.m. – 5:30 p.m. Central Time.
