

Horace Mann's investment options under the Iowa RIC Program

Horace Mann is pleased to continue helping Iowa educators plan for their financial future through our relationship with the Iowa Retirement Investors' Club (RIC). As of Jan. 5, 2016, our mutual fund lineup will be changing. You can see the changes on the table below.

CURRENT		
Sub-Asset Class	Fund	Ticker
Principal Protection		
Stable Value/GIC	Symetra Daily Value Fixed Account	--
Money Market	Delaware Cash Reserve Fund; Consultant	DCSXX
Bond		
Short Government	Victory Fund For Income R	GGIFX
Inflation-Protected	American Century Inflation Adjusted Bond A	AIAVX
Intermediate-Term	Loomis Sayles Core Plus Bond A	NEFRX
Intermediate-Term	T. Rowe Price New Income Adv.	PANIX
Intermediate-Term	Dreyfus Bond Market Index Inv.	DBMIX
High Yield	Franklin High Income R	FHIRX
World Bond	American Funds Capital World Bond R4	RCWEX
Balanced		
Moderate Allocation	Janus Balanced S	JABRX

FINAL LINEUP		
Sub-Asset Class	Fund	Ticker
Principal Protection		
Stable Value/GIC	Horace Mann Group Unallocated Fixed Interest Annuity	--
Money Market	Vanguard Prime Money Market Inv.	VMMXX
Bond		
Short Government	Horace Mann Group Unallocated Fixed Interest Annuity*	--
Inflation-Protected	Vanguard Inflation Protected Securities - Adm.	VAIPX
Intermediate-Term	Loomis Sayles Core Plus Bond N	NERNX
Intermediate-Term	Loomis Sayles Core Plus Bond N	NERNX
Intermediate-Term	Vanguard Total Bond Market Index Adm.	VBTLX
High Yield	Prudential High Yield Bond Q	PHYQX
World Bond	American Funds Capital World Bond R6	RCWGX
Balanced		
Moderate Allocation	Vanguard STAR Inv.	VGSTX

* Iowa RIC has asked Horace Mann to map the assets from the Victory Fund For Income R to the Horace Mann Group Unallocated Fixed Annuity. The Horace Mann Group Unallocated Fixed Annuity is not a Short-term Government option, but is a fixed annuity contract.

<i>Sub-Asset Class</i>	<i>Fund</i>	<i>Ticker</i>
Domestic Equity		
Large Value	American Funds American Mutual R4	RMFEX
Large Blend	Nuveen Equity Index A	FAEIX
Large Blend	Wilshire 5000 Index Investment	WFIVX
Large Growth	MFS Massachusetts Investors Gr. Stk R3	MIGHX
Mid-Cap Value	Victory Established Value R	GETGX
Mid-Cap Blend	Nuveen Mid Cap Index A	FDXAX
Mid-Cap Growth	Voya Mid Cap Opportunities	NMCAX
Small Value	Royce Special Equity Svc	RSEFX
Small Blend	Nuveen Small Cap Index A	FMDAX
Small Growth	JP Morgan Small Cap Growth A	PGSGX
Foreign Equity		
Foreign Large Growth	American Funds EuroPacific Growth R4	REREX
Foreign Large Blend	BlackRock International Index Inv. A	MDIIX
World Stock	American Funds Capital World G/I R4	RWIEX
Emerging Market	American Funds New World R4	RNWEX
Sector - Real Estate		
Real Estate	Nuveen Real Estate Secs A	FREAX
Target Date Fund		
TDF - Cons. Alloc.	T. Rowe Price Retirement Balanced	PARIX
TDF	T. Rowe Price Retirement 2015 Adv.	PARHX
TDF	T. Rowe Price Retirement 2020 Adv.	PARBX
TDF	T. Rowe Price Retirement 2025 Adv.	PARJX
TDF	T. Rowe Price Retirement 2030 Adv.	PARCX
TDF	T. Rowe Price Retirement 2035 Adv.	PARKX
TDF	T. Rowe Price Retirement 2040 Adv.	PARDX
TDF	T. Rowe Price Retirement 2045 Adv.	PARLX
TDF	T. Rowe Price Retirement 2050 Adv.	PARFX
TDF	T. Rowe Price Retirement 2055 Adv.	PAROX

<i>Sub-Asset Class</i>	<i>Fund</i>	<i>Ticker</i>
Domestic Equity		
Large Value	JPMorgan Equity Income R6	OIEJX
Large Blend	Vanguard 500 Index Adm.	VFIAX
Large Blend	Vanguard Total Stock Market Index Adm.	VTSAX
Large Growth	MFS Growth R5	MFEKX
Mid-Cap Value	Victory Established Value R6	VEVRX
Mid-Cap Blend	Vanguard Mid Cap Index Adm.	VIMAX
Mid-Cap Growth	Voya Mid Cap Opportunities Port R6	IMOZX
Small Value	JPMorgan Small Cap Value R6	JSVUX
Small Blend	Vanguard Small-Cap Index Adm.	VSMAX
Small Growth	JPMorgan Small Cap Growth R6	JGSMX
Foreign Equity		
Foreign Large Growth	American Funds EuroPacific Growth R6	RERGX
Foreign Large Blend	Vanguard Total International Stock Index Adm.	VTIAX
World Stock	50% to Vanguard Total International Stock Index Adm. and 50% to Vanguard Total Stock Market Index Adm.	
Emerging Market	American Funds New World R6	RNWGX
Sector - Real Estate		
Real Estate	Vanguard REIT Index Adm.	VGSLX
Target Date Fund		
TDF - Cons. Alloc.	Vanguard Target Retirement Income Inv.	VTINX
TDF	Vanguard Target Retirement 2015 Inv.	VTXVX
TDF	Vanguard Target Retirement 2020 Inv.	VTWNX
TDF	Vanguard Target Retirement 2025 Inv.	VTTVX
TDF	Vanguard Target Retirement 2030 Inv.	VTHRX
TDF	Vanguard Target Retirement 2035 Inv.	VTTHX
TDF	Vanguard Target Retirement 2040 Inv.	VFORX
TDF	Vanguard Target Retirement 2045 Inv.	VTIVX
TDF	Vanguard Target Retirement 2050 Inv.	VFIEX
TDF	Vanguard Target Retirement 2055 Inv.	VFFVX
TDF	Vanguard Target Retirement 2060 Inv.	VTTSX

Horace Mann Investors, Inc. offers 401(a), 403(b) and 457(b) investment options through accounts provided by MSCS Financial Services Division of Broadridge Business Process Outsourcing, LLC, a DE Limited Liability 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' 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.

Withdrawals from a 401(a), 403(b), and 457(b) account are restricted by the IRS and may be further restricted by your employer's plan. Generally, you may make a withdrawal from a 401(a) account only upon reaching a specified age, severance from employment, or disability; from a 403(b) account only upon reaching age 59½, severance from employment, disability, or certain hardships (if allowed by the plan); and from a 457(b) account only upon reaching age 70½, severance from employment, disability, or an unforeseeable emergency (if allowed by the plan). If you take money out before age 59½, you could be subject to a federal penalty tax of 10% (except for 457(b) accounts) in addition to income taxes. You should consult with a tax advisor regarding any tax-favored products.

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

Fixed income securities (i.e., bond funds) are subject to increased loss of principal during periods of rising interest rates. Fixed income investments are subject to various other risks, including changes in credit quality, market valuations, liquidity, prepayments, early redemption, corporate events, tax ramifications and other factors.

Large-cap U.S. stock funds (i.e., Large Value, Large Blend, Large Growth) invest primarily in stocks that fall in the top 70% of the U. S. market capitalization range as defined by Wilshire Associates, Incorporated.

Target maturity or "Lifecycle" funds are managed for investors planning to retire (or to begin withdrawing substantial portions of their investments) in or near 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.

Small-cap and mid-cap funds (i.e., Small Blend, Mid-Cap Blend, etc.) are subject to more fluctuation in value and may have additional risks than other investment options with stocks of larger, more stable companies.

International and global (i.e., Foreign Equity) are subject to additional risk due to fluctuating exchange rates, foreign accounting and financial policies, and other economic and political environments.

Real estate funds are subject to investment and liquidity risk and other risks inherent with real estate such as those associated with general and local economic conditions. Property values can decline due to environmental and other reasons. In addition, fluctuation in interest rates can negatively impact the performance of real estate investment options.

Not all funds and asset classes are available in all products.

The information provided here is for general informational purposes only and should not be considered an individualized recommendation or personalized investment advice. The investment strategies mentioned here may not be suitable for everyone. Each investor needs to review an investment strategy for his or her own particular situation before making any investment decision.