

**Take a look at Horace Mann's Retirement Advantage Core Plus Focus mutual fund program**

The results in the table below represent the return if all money remained invested in the contract at the end of the applicable time period. They reflect the administrative expense of 1.25% and the annual maintenance fee of \$35.

	<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 Income Inv	VTINX	0.12%	2003-10-27	-4.77%	0.15%	5.75%	5.30%	4.95%	5.26%
Vanguard Target Retirement 2015 Inv	(1) VTXVX	0.12%	2003-10-27	-4.79%	0.39%	6.20%	5.95%	6.20%	6.07%
Vanguard Target Retirement 2020 Inv	VTWNX	0.13%	2006-06-07	-5.06%	1.39%	7.87%	7.27%	7.31%	6.47%
Vanguard Target Retirement 2025 Inv	VTTVX	0.13%	2003-10-27	-5.51%	1.86%	8.92%	8.14%	8.04%	7.04%
Vanguard Target Retirement 2030 Inv	VTHRX	0.14%	2006-06-07	-5.65%	2.53%	9.84%	8.85%	8.68%	7.12%
Vanguard Target Retirement 2035 Inv	VTTHX	0.14%	2003-10-27	-5.66%	3.29%	10.77%	9.57%	9.31%	7.84%
Vanguard Target Retirement 2040 Inv	VFORX	0.14%	2006-06-07	-5.66%	4.10%	11.68%	10.28%	9.86%	7.78%
Vanguard Target Retirement 2045 Inv	VTIVX	0.15%	2003-10-27	-5.67%	4.88%	12.61%	10.89%	10.19%	8.49%
Vanguard Target Retirement 2050 Inv	VFIFX	0.15%	2006-06-07	-5.65%	5.07%	12.74%	10.96%	10.23%	8.04%
Vanguard Target Retirement 2055 Inv	VFFVX	0.15%	2010-08-18	-5.69%	5.05%	12.71%	10.95%	10.21%	10.84%
Vanguard Target Retirement 2060 Inv	VTTSX	0.15%	2012-01-19	-5.68%	5.05%	12.71%	10.95%	10.24%	10.69%
<b>Asset Allocation</b>									
Vanguard LifeStrategy Moderate Gr Inv	VSMGX	0.13%	1994-09-30	-5.66%	1.88%	9.03%	8.10%	7.71%	7.69%
<b>Large core/blend</b>									
JPMorgan US Equity R6	JUEMX	0.47%	2010-11-30	-4.55%	16.64%	21.97%	17.20%	15.45%	15.44%
Vanguard 500 Index Admiral	VFIAX	0.04%	2000-11-13	-4.61%	15.60%	18.89%	15.95%	14.60%	7.87%
<b>Large growth</b>									
T. Rowe Price Growth Stock I	PRUFX	0.52%	2015-08-28	-15.01%	-0.42%	16.53%	16.96%	15.28%	15.28%
<b>Mid value</b>									
MFS® Mid Cap Value R6	MVCKX	0.68%	2013-02-01	-2.53%	12.56%	15.10%	11.24%	12.34%	11.93%
<b>Mid core/blend</b>									
Vanguard Mid Cap Index Admiral	VIMAX	0.05%	2001-11-12	-6.32%	8.82%	15.67%	13.00%	12.94%	10.69%
<b>Mid growth</b>									
JPMorgan Mid Cap Growth R6	JMGMX	0.74%	2011-11-01	-11.75%	-3.36%	18.77%	18.24%	14.99%	16.18%
<b>Small value</b>									
DFA US Targeted Value I	DFVFX	0.33%	2000-02-23	-0.11%	10.82%	15.94%	9.98%	11.70%	11.40%
<b>Small core/blend</b>									
Vanguard Small Cap Index Adm	VSMAX	0.05%	2000-11-13	-5.74%	0.68%	13.16%	11.34%	12.11%	9.62%
<b>Small growth</b>									
AB Small Cap Growth Z	QUAZX	0.75%	2015-06-30	-20.81%	-15.71%	14.39%	17.41%	13.76%	13.48%
<b>Foreign large core/blend</b>									
Vanguard Total Intl Stock Index Admiral	VTIAX	0.11%	2010-11-29	-6.08%	-1.85%	7.76%	6.78%	5.80%	5.33%
<b>Foreign large growth</b>									
American Funds Europacific Growth R6	RERGX	0.46%	2009-05-01	-12.24%	-9.35%	8.36%	8.01%	7.32%	8.75%
<b>Emerging markets</b>									
Neuberger Berman Emerg Mkts Eq R6	<sup>1</sup> NREMX	1.10%	2013-03-15	-12.21%	-18.19%	1.34%	3.54%	3.06%	2.66%
<b>Real estate</b>									
Vanguard Real Estate Index Admiral	VGSLX	0.12%	2001-11-12	-5.97%	21.45%	11.44%	9.67%	9.70%	10.66%
<b>Intermediate-term bond</b>									
PGIM Total Return Bond R6	PTRQX	0.40%	2010-12-27	-6.51%	-3.29%	2.20%	2.94%	3.50%	4.07%
Vanguard Total Bond Market Index Adm	VBTLX	0.05%	2001-11-12	-5.99%	-4.09%	1.69%	2.12%	2.20%	3.71%
<b>High yield bond</b>									
PGIM High Yield R6	PHYQX	0.38%	2011-10-31	-4.67%	0.03%	5.18%	5.26%	6.02%	6.36%

<sup>1</sup> This fund was closed to new investors as of 2-11-22.