

**Annuity contract investment options;** certain group annuities may be further limited by their plan**Annuity Alternatives, Annuity Alternatives II, Variable Solutions, Variable Solutions II, Maximum Solutions, Maximum Solutions II, Goal Planning Annuity, Qualified Group Variable Annuity, Qualified Group Fixed Annuity, Fixed Indexed Annuity.**

The following pages are for your retention; unnecessary to return to Horace Mann

<b>Investment style</b>	<b>Investment option #</b>	<b>Investment option name</b>
<b>Life Cycle</b>	118	Fidelity VIP Freedom 2015 Service Class 2
	119	Fidelity VIP Freedom 2025 Service Class 2
	120	Fidelity VIP Freedom 2035 Service Class 2
	121	Fidelity VIP Freedom 2045 Service Class 2
	063**	Wilshire VIT 2015 Fund
	064**	Wilshire VIT 2025 Fund
	065**	Wilshire VIT 2035 Fund
<b>Asset Allocation</b>	122	Fidelity VIP FundsManager 20% (Service Class 2)
	123	Fidelity VIP FundsManager 50% (Service Class 2)
	124	Fidelity VIP FundsManager 60% (Service Class 2)
	125	Fidelity VIP FundsManager 70% (Service Class 2)
	126	Fidelity VIP FundsManager 85% (Service Class 2)
<b>Large Company Value</b>	112	American Funds IS Blue Chip Income & Growth
<b>Large Company Core</b>	021	Fidelity VIP Index 500 Portfolio (SC2)
	069	JP Morgan Insurance Trust U.S. Equity Portfolio
<b>Large Company Growth</b>	113	American Funds IS Growth Fund
<b>Mid-size Company Value</b>	114	MFS Mid Cap Value Portfolio
<b>Mid-size Company Core</b>	071	Calvert VP S & P Mid Cap 400 Index Portfolio (Class F)
<b>Mid-size Company Growth</b>	054	Wells Fargo VT Discovery Fund
<b>Small Company Value</b>	115*	JPMorgan Small Cap Value
<b>Small Company Core</b>	068	Dreyfus: Small Cap Stock Index Portfolio (Service Shares)
<b>Small Company Growth</b>	092	Lord Abbett Developing Growth Portfolio
<b>International</b>	Developing Mkts 024	Fidelity VIP Overseas Portfolio SC2
	Emerging Mkts 110	American Funds IS New World Fund
<b>Real Estate</b>	116	Fidelity VIP Real Estate Portfolio (Service Class 2)
<b>Bond Options</b>	Corporate Bond 026	Fidelity VIP Investment Grade Bond Portfolio (SC2)
	Global Bond 074	Templeton Global Bond Securities Fund
	High Yield Bond 160	BlackRock High Yield Variable Insurance Fund Class III
<b>Balanced</b>	111	American Funds IS Managed Risk
	002	Wilshire VIT Global Allocation
<b>Money Market</b>	059	T. Rowe Price Government Money Portfolio
<b>Fixed</b>	000	Fixed Account
	601	S&P 500 Annual Point-toPoint Holding Account (fixed index annuity product only)
	602	DJIA Annual Monthly Average Holding Account (fixed index annuity product only)
	701	S&P 500 annual point to point (fixed index annuity product only)
	702	DJIA annual monthly average (fixed index annuity product only)
	805	5 year Guarantee Period Acct (variable group products only)
	807	7 year Guarantee Period Acct (variable group products only)
	810	10 year Guarantee Period Acct (variable group products only)
	815	5 year Guarantee Period Acct (fixed group products only)
	817	7 year Guarantee Period Acct (fixed group products only)
	820	10 year Guarantee Period Acct (fixed group products only)
	<b>998</b>	<b>Loan Account</b>

\*These investment options are not available for non-qualified products.

\*\* These funds are closed to new investors and the contract may not increase allocations to these options.

**Retirement Protector**

<b>Investment style</b>	<b>Investment option #</b>	<b>Investment option name</b>
<b>Lifecycle/Target Date Funds</b>	103	Vanguard® Retirement Income Fund
	104	Vanguard® Target Retirement 2015 Fund
	105	Vanguard® Target Retirement 2025 Fund
	106	Vanguard® Target Retirement 2035 Fund
	107	Vanguard® Target Retirement 2045 Fund
<b>Large Company Stock Funds</b>		
Large Value	096	T Rowe Price Equity Income Fund — Investor Class
Large Core	085	Vanguard® 500 Index Admiral Shares
Large Growth	097	T Rowe Price Growth Stock Fund — Investor Class
<b>Mid-Size Company Stock Funds</b>		
Mid Core	086	Vanguard® Extended Market Index Admiral Shares
<b>Small Company Stock Funds</b>		
Small Value	102	T Rowe Price Small-Cap Value Fund — Investor Class
Small Core	087	Vanguard Small Cap Index Admiral Shares
Small Growth	098	T Rowe Price New Horizons Fund — Investor Class
<b>International Stock Funds</b>		
Developed Markets	100	T Rowe Price Overseas Stock Fund — Investor Class
	089**	Vanguard Developed Markets Index — Investor Shares
	158	Vanguard Developed Markets Index — Admiral Shares
Emerging Markets	101	T Rowe Price Emerging Markets Stock Fund — Investor Class
	090	Vanguard Emerging Markets Stock Index Admiral Shares
<b>Real Estate</b>	099	T Rowe Price Global Real Estate — Investor Class
	088	Vanguard REIT Index Admiral Shares
<b>Bond Funds</b>		
Corporate Bonds	093	T Rowe Price New Income Fund — Investor Class
	109	Vanguard Short-Term Inflation-Protected Securities
	083	Vanguard Total Bond Market Index Admiral Shares
Global Bond	095	T Rowe Price International Bond Fund — Investor Class
High Yield Bond	094	T Rowe Price Spectrum Income Fund - Investor Class
	084**	Vanguard High-Yield Corporate Fund Investor Shares
	159	Vanguard High-Yield Corporate Fund Admiral Shares
<b>Balanced Fund</b>	108	Vanguard® STAR Fund
<b>Money Market</b>	091**	Vanguard Prime Money Market Fund
	127	Vanguard Federal Money Market Fund
<b>Fixed</b>	000	Fixed Account
	<b>998</b>	<b>Loan Account</b>

\*These investment options are not available for non-qualified products.

\*\* These funds are closed to new investors and the contract may not increase allocations to these options.

**Horace Mann Personal Retirement Planner Qualified Variable Annuity**

<b>Investment style</b>	<b>Investment option #</b>	<b>Investment option name</b>
<b>Lifecycle/Target Date Funds</b>	103	Vanguard® Retirement Income Fund
	128	Vanguard® Target Retirement 2020 Fund
	105	Vanguard® Target Retirement 2025 Fund
	129	Vanguard® Target Retirement 2030 Fund
	106	Vanguard® Target Retirement 2035 Fund
	130	Vanguard® Target Retirement 2040 Fund
	107	Vanguard® Target Retirement 2045 Fund
	131	Vanguard® Target Retirement 2050 Fund
<b>Large Company Stock Funds</b>		
Large Value	096	T Rowe Price Equity Income Fund — Investor Class
Large Core	085	Vanguard 500 Index Admiral Shares
Large Growth	097	T Rowe Price Growth Stock Fund — Investor Class
<b>Mid-Size Company Stock Funds</b>		
Mid Value	132	Vanguard Selected Value
Mid Core	086	Vanguard Extended Market Index Admiral Shares
Mid Growth	133	Vanguard Mid-Growth
<b>Small Company Stock Funds</b>		
Small Value	102	T Rowe Price Small-Cap Value Fund — Investor Class
Small Core	087	Vanguard Small Cap Index Admiral Shares
Small Growth	098	T Rowe Price New Horizons Fund — Investor Class
<b>International Stock Funds</b>		
Developed Markets	100	T Rowe Price Overseas Stock Fund — Investor Class
	158	Vanguard Developed Markets Index — Admiral Shares
Emerging Markets	101	T Rowe Price Emerging Markets Stock Fund — Investor Class
	090	Vanguard® Emerging Markets Stock Index Admiral Shares
<b>Real Estate</b>	099	T Rowe Price Global Real Estate — Investor Class
	088	Vanguard REIT Index Admiral Shares
<b>Bond Funds</b>		
Corporate Bonds	093	T Rowe Price New Income Fund — Investor Class
	083	Vanguard Total Bond Market Index Admiral Shares Global
Global Bond	095	T Rowe Price International Bond Fund — Investor Class
High Yield Bond	094	T Rowe Price Spectrum Income Fund - Investor Class
	159	Vanguard High-Yield Corporate Fund Admiral Shares
<b>Money Market</b>	127	Vanguard Federal Money Market Fund
<b>Fixed</b>	000	Fixed Account
	<b>998</b>	<b>Loan Account</b>

\*These investment options are not available for non-qualified products.

\*\* These funds are closed to new investors and the contract may not increase allocations to these options.

**Horace Mann Personal Retirement Planner Non-Qualified Variable Annuity**

<b>Investment style</b>	<b>Investment option #</b>	<b>Investment option name</b>
<b>Lifecycle/Target Date Funds</b>		
	155	Fidelity VIP Freedom® Income Initial Class
	148	Fidelity VIP Freedom® 2020 Initial Class
	149	Fidelity VIP Freedom® 2025 Initial Class
	150	Fidelity VIP Freedom® 2030 Initial Class
	151	Fidelity VIP Freedom® 2035 Initial Class
	152	Fidelity VIP Freedom® 2040 Initial Class
	153	Fidelity VIP Freedom® 2045 Initial Class
	154	Fidelity VIP Freedom® 2050 Initial Class
<b>Large Company Stock Funds</b>		
Large Value	139	American Funds IS® Blue Chip Inc&Gr 1
Large Core	137	Vanguard VIF Equity Index
Large Growth	138	T Rowe Price Blue Chip Growth Port
<b>Mid-Size Company Stock Funds</b>		
Mid Value	142	MFS VIT III Mid Cap Value Initial
Mid Core	140	Vanguard VIF Mid-Cap Index
Mid Growth	141	Alger Mid Cap Growth I-2
<b>Small Company Stock Funds</b>		
Small Value	145	DFA VA US Targeted Value
Small Core	143	MFS VIT III Blended Research Sm Cp Init
Small Growth	144	Vanguard VIF Small Co Growth
<b>International Stock Funds</b>		
Developed Markets	146	Vanguard VIF International
Emerging Markets	147	American Funds IS New World 1
<b>Real Estate</b>	156	Vanguard VIF REIT Index
<b>Bond Funds</b>		
Corporate Bonds	134	Vanguard VIF Total Bond Mkt Idx
Global Bond	135	Templeton Global Bond VIP 1
High Yield Bond	136	BlackRock High Yield V.I. I
<b>Money Market</b>	157	Goldman Sachs Government Money Market Institutional shares
<b>Fixed</b>	000	Fixed Account
	<b>998</b>	<b>Loan Account</b>

\*These investment options are not available for non-qualified products.

\*\* These funds are closed to new investors and the contract may not increase allocations to these options.