

Horace Mann Service Corporation
P.O. Box 4511
Springfield, IL 62708-4511
Fax: 217-541-8370

Horace Mann Retirement Advantage – Gwinnett County Public Library Allocation Changes, Transfer between Investment Options, and Rebalancing

Participant Information:

Name: _____ Last 4 Digits of Client's SSN _____
Address: _____
City: _____ State: _____ Zip: _____
Email: _____ Phone: _____

Tax Type of Account: 403(b) / 403(b) Roth

Horace Mann will not process transaction requests that are ambiguous or in conflict with other requests until clarification is received from the account holder. Requests must be mailed or faxed to the information listed at the top of the form.

Any changes requested may be delayed or stopped due to market timing rules. For further information, view the market timing rules associated with the applicable investment options.

Note: When electing investment changes, they must total 100% and the minimum is 5% (whole numbers only). Options with the same investment style often share specific investments. If you invest your money in two or more options with the same investment style, you may not reach your goal of diversification. On this form, you may select a maximum of 10 investment tickers to conform to target. If additional investment options are desired, please attach an additional sheet with the remaining transfers. This allocation will be used for all future monies received for your account until new allocation changes are provided via the web (www.horacemann.com/myaccount) or a new form. Please use Appendix A to indicate which investment option(s) we are to use for your request by using the appropriate table.

- A. Allocation Changes (applies to new contributions/rollovers/transfers/exchanges)

This change will impact your current allocations for ongoing contributions as well as your current allocations for future rollovers/transfer/exchanges into the account.

a. Allocation Changes:

1. _____ % to Investment Ticker _____
2. _____ % to Investment Ticker _____
3. _____ % to Investment Ticker _____
4. _____ % to Investment Ticker _____
5. _____ % to Investment Ticker _____
6. _____ % to Investment Ticker _____
7. _____ % to Investment Ticker _____
8. _____ % to Investment Ticker _____
9. _____ % to Investment Ticker _____
10. _____ % to Investment Ticker _____

b. Rebalance your transferable balances in your account to conform with the percentages you entered for your investment elections above:

- Yes No

B. Transfer between investment options (moving existing money from one investment to another):
 This is a one-time transfer of money in your account. This will not impact your current allocations for ongoing contributions or your current allocations for future rollovers/transfer/exchanges into the account. The amount transferred will be taken pro-rata from all sources of money in the investment option(s).

- Dollar amount (in whole dollars) Percentage (in whole percentages) Dollar to Percentage

1. _____ from Investment Ticker _____ to Investment Ticker _____
2. _____ from Investment Ticker _____ to Investment Ticker _____
3. _____ from Investment Ticker _____ to Investment Ticker _____
4. _____ from Investment Ticker _____ to Investment Ticker _____
5. _____ from Investment Ticker _____ to Investment Ticker _____
6. _____ from Investment Ticker _____ to Investment Ticker _____
7. _____ from Investment Ticker _____ to Investment Ticker _____
8. _____ from Investment Ticker _____ to Investment Ticker _____
9. _____ from Investment Ticker _____ to Investment Ticker _____
10. _____ from Investment Ticker _____ to Investment Ticker _____

C. Rebalancing (applies to existing money and participant has more than 1 investment selected)

There are several rebalancing options available: (1) reoccurring rebalancing of your current allocations, (2) conforming the ending balances of your current allocations, or (3) conforming the ending balance to specific investments (current allocations or new allocations). Please select the rebalancing option below and note that only 1 rebalancing option can be in effect at a time. Any new selection will supersede the previous selection.

1. Reoccurring Rebalancing (applies to existing money and participant has more than 1 investment selected)

Set up a recurring transaction to make your ending balance in each of your investment options match your current investment election percentages.

a. Frequency of the Reoccurring Rebalancing

Annually Semi-annual (every 6 months) Quarterly Monthly

b. Date of first rebalance: _____

c. Threshold Percentage for Rebalance _____%

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

2. Conform Ending Balances (applies to existing money and participant has more than 1 investment selected)

The ending balance in each of your investment options will be realigned to match your current investment election percentages as a one-time transaction. Please use the reoccurring option above if you would like to Conform Ending Balances on a reoccurring basis. This option cannot be future dated and will be effective once processed by Horace Mann.

3. Conform to Target (applies to existing money)

Realign the ending balance in each of your investment options to make them match your specified target percentages. This is not a reoccurring transaction.

a. Fund selection for New Target

1. _____ % to Investment Ticker _____
2. _____ % to Investment Ticker _____
3. _____ % to Investment Ticker _____
4. _____ % to Investment Ticker _____
5. _____ % to Investment Ticker _____
6. _____ % to Investment Ticker _____
7. _____ % to Investment Ticker _____
8. _____ % to Investment Ticker _____
9. _____ % to Investment Ticker _____
10. _____ % to Investment Ticker _____

b. Update my election percentages to match my transfer target percentages:

- Yes No

D. Participant Signature:

Participant Signature

Date

E. How to Submit Your Request

If you have any questions about this form, please call The Retirement Advantage team at (877) 602-1870, between 8:00 am CST and 5:00 pm CST.

Please return this completed form to HMSC for processing either via mail or fax as follows:

HMSC Retirement Advantage
P.O. Box 4511
Springfield, IL 62708-4511

OR Fax Number (217) 541-8370

Appendix A

Horace Mann Retirement Advantage – Investment Options:

Fund	Ticker	Fund	Ticker
Lifecycle/Target Date		Mid-size Company Value	
Vanguard Target Retire 2015	VTXVX	Vanguard Mid-Cap Value Index Admiral	VMVAX
Vanguard Target Retire 2020	VTWNX	Mid-size Company Growth	
Vanguard Target Retire 2025	VTTVX	Hartford MidCap R6	HFMVX
Vanguard Target Retire 2030	VTHRXX	Small Company Value	
Vanguard Target Retire 2035	VTTHX	Vanguard Small Cap Value Index Admiral	VSIAX
Vanguard Target Retire 2040	VFORX	Small Company Core	
Vanguard Target Retire 2045	VTIVX	Vanguard Small Cap Index Adm	VSMAX
Vanguard Target Retire 2050	VFIFX	Small Company Growth	
Vanguard Target Retire 2055	VFFVX	Prudential Jennison Small Co Q	PJSQX
Vanguard Target Retire 2060	VTTSX	Foreign Large Blend	
Vanguard Target Retirement Inc Inv	VTINX	Oakmark International Institutional	OANIX
Large Company Value		Bond Options	
Vanguard Value Index Adm	VVIAX	Intermediate – Term Bond	
Large Company Core		JPMorgan Core Plus Bond R6	JCPUX
Vanguard 500 Index Admiral	VFIAX	Inflation Protected Bond	
Large Company Growth		World Bond	
AB Large Cap Growth Z	APGZX	Corporate Bond	
Global Real Estate		Invesco Corporate Bond R6	ICBFX
Real Estate		Fixed Annuity	
Vanguard Real Estate Index Admiral	VGSLX	HM Group Unallocated Fixed Interest Annuity	HMGFB