



**Important Notice Concerning Your Rights Under 403(b) Thrift Plan for PrairieStar Health Center, Inc.**

This notice is to inform you that the 403(b) Thrift Plan for PrairieStar Health Center, Inc. will be changing record-keepers from Mutual of America to Horace Mann Service Corporation.

As a result of these changes, you temporarily will be unable to change your investments or contribution rates, initiate a loan, or request a withdrawal or distribution. This period, during which you will be unable to exercise these rights otherwise available under the plan, is called a “**blackout period.**”

Federal law now requires that you receive this blackout notice at least 30 days in advance of the last date in which you will have access to your accounts. This provides you with sufficient time to consider the effect of the blackout period on your retirement and financial plans.

Whether or not you are planning retirement in the near future, we encourage you to carefully consider how this blackout period may affect your retirement planning, as well as your overall financial plan. For your long-term retirement security, you should give careful consideration to the importance of a well-balanced and diversified investment portfolio, taking into account all your assets, income and investments.

During the blackout period, your funds remain invested and will continue to gain and/or lose value depending on market conditions. In addition, contributions will continue to be deducted from your paycheck.

**The blackout period for the plan is expected to begin on July 9<sup>th</sup> at 3:01 pm CT and access to your account will resume on July 18<sup>th</sup> at 12:01 am CT. Please note the following information:**

- **Future Contributions:** the last day to change your allocations at Mutual of America will be on June 29, 2018 at 11:59 pm CT for your future contributions. See the Investment Mapping Notice that your future contributions will be mapped into at Horace Mann. Once the blackout period ends, you may change your allocations and rebalance your account. If a Horace Mann investment election form is completed, it will supersede the allocations received from Mutual of America.
- **Transferred balance from Mutual of America:** You will be able to change the allocations for your invested funds at Mutual of America until July 9<sup>th</sup> at 3:00 pm CT. See the Investment Mapping Notice that your transferred balance will be mapped into at Horace Mann. Once the blackout period ends, you may rebalance your account. If a Horace Mann investment election form is completed, it will supersede the allocations received from Mutual of America.

We encourage you to consult with your advisor about this change and any other investment questions you may have at 785-537-0754. We appreciate your business and look forward to serving you in the future. *You should read the prospectus carefully and consider the investment objectives, risks and charges and expenses carefully before you invest or send money. The prospectus will provide complete information about the mutual fund.*