

HORACE MANN RETIREMENT ADVANTAGE

Participant Web Portal Instruction Guide

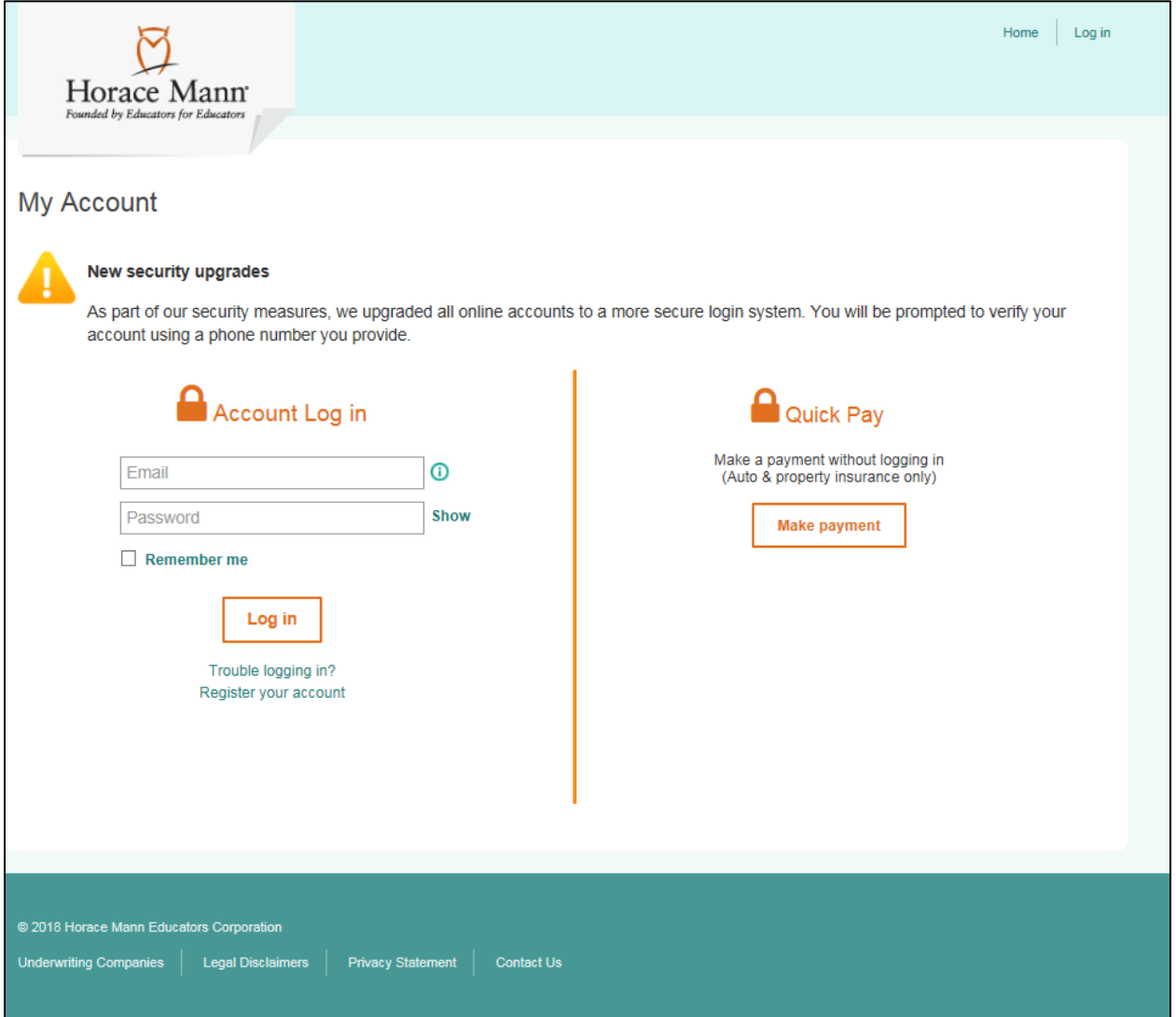
(uses Web demo information applicable to all plans)

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1. My Account Registration Process and Logging In

- A. Go to www.horacemann.com/myaccount



The screenshot shows the 'My Account' page on the Horace Mann website. At the top left is the Horace Mann logo with the tagline 'Founded by Educators for Educators'. At the top right are links for 'Home' and 'Log in'. The main heading is 'My Account'. Below this is a yellow warning icon and the text 'New security upgrades'. A message states: 'As part of our security measures, we upgraded all online accounts to a more secure login system. You will be prompted to verify your account using a phone number you provide.' The page is divided into two columns. The left column is titled 'Account Log in' and contains an 'Email' input field with an information icon, a 'Password' input field with a 'Show' toggle, a 'Remember me' checkbox, a 'Log in' button, and links for 'Trouble logging in?' and 'Register your account'. The right column is titled 'Quick Pay' and contains the text 'Make a payment without logging in (Auto & property insurance only)' and a 'Make payment' button. The footer contains the copyright notice '© 2018 Horace Mann Educators Corporation' and links for 'Underwriting Companies', 'Legal Disclaimers', 'Privacy Statement', and 'Contact Us'.

- B. If it is your first time logging in, proceed to Step I to register. If you have already registered your account, proceed to Step II on page 4.
- I. Registering your Account
 - Select Register your account
 - Input the fields requested as shown below:

Register to access your account online

Find your policy

Last name: ⓘ

ZIP Code: ⓘ

Birth date:


Policy # or Last 4 of SSN: ⓘ

[Continue](#) [Cancel](#)

[Need Help?](#)

Create your log in

- Next, create your login credentials with your email and password.



Find your policy

Create your log in

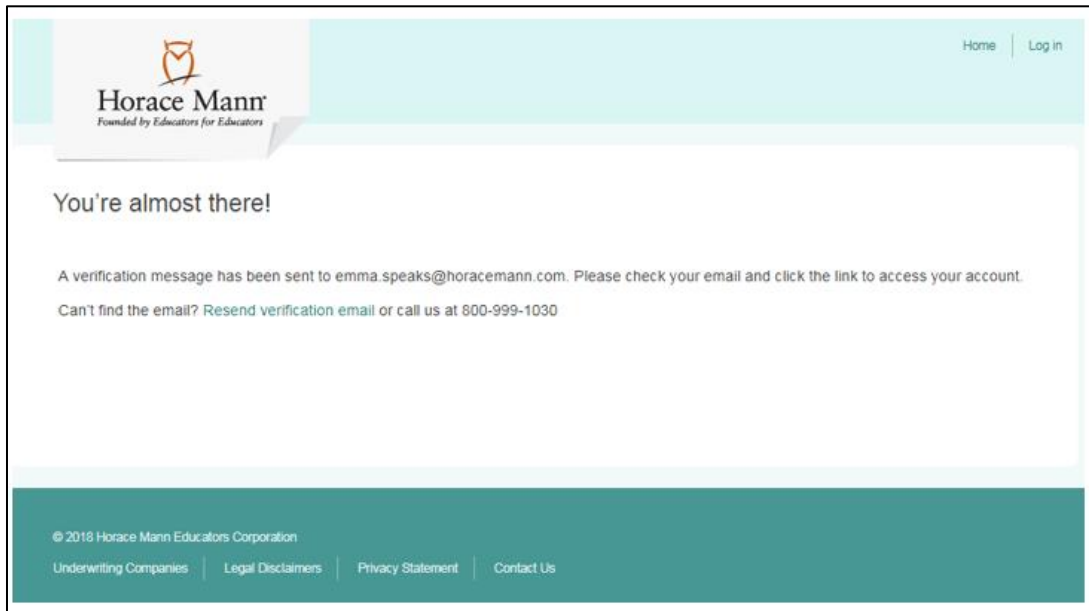
E-mail: ⓘ

Password: [Show](#)

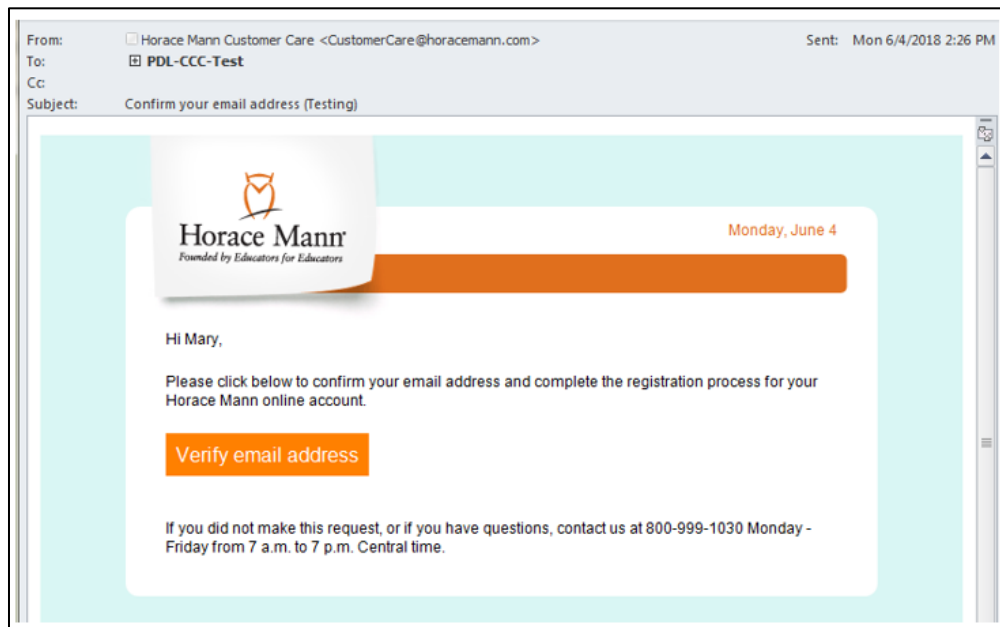
Confirm password:

[Continue](#) [Cancel](#)

- Once successfully created, you will need to verify your email address. You will be directed to check your email for a verification email.



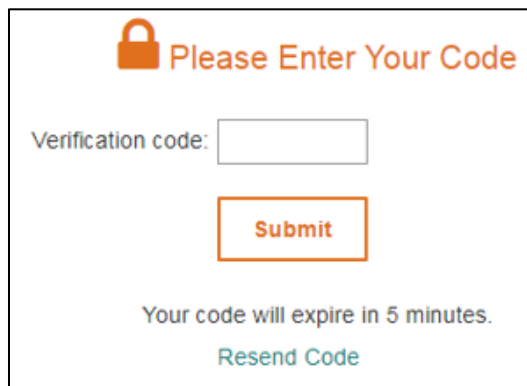
- Once email is received, you must select the verify email button located within the received email:



- Once selected, you will be directed back to the login screen with a success notification stating your email has been verified. You will then need to input the email address and password you established and select Log In.
- After successfully entering your email address and password, you will be asked to set up your 2-Step Authentication. This will ask that you provide a phone number to be stored for future log in attempts to send a verification code to upon each login by text or call.

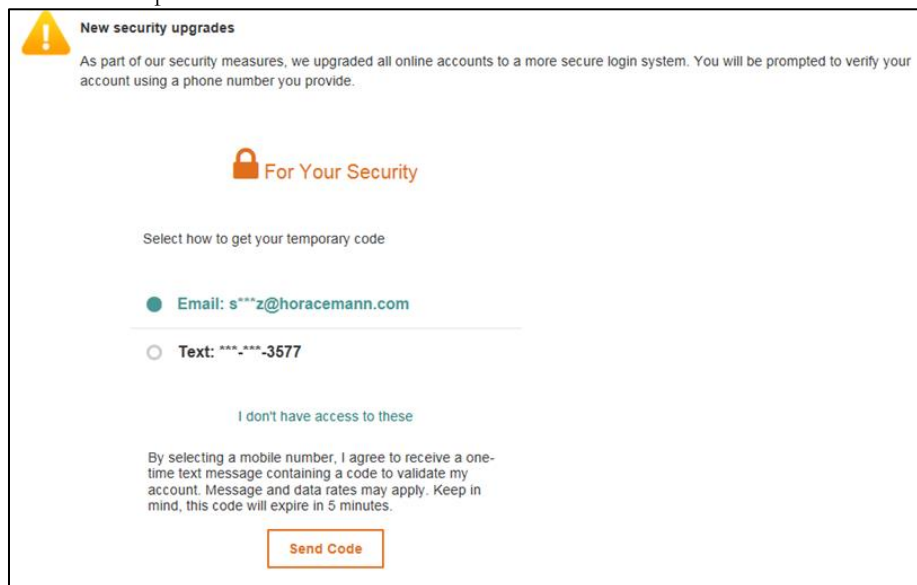


- Once code is received, enter information into verification code field.


A screenshot of a web page for entering a verification code. At the top is a lock icon and the text "Please Enter Your Code". Below is a label "Verification code:" followed by a text input field. Underneath is an orange "Submit" button. At the bottom, it says "Your code will expire in 5 minutes." with a blue link "Resend Code".

II. Logging In

- Enter email address and password and select login.
- 2-Step Authentication will occur as shown below:

A screenshot of a security upgrade notification and 2-step authentication screen. At the top left is a yellow warning icon and the text "New security upgrades". Below this is a paragraph: "As part of our security measures, we upgraded all online accounts to a more secure login system. You will be prompted to verify your account using a phone number you provide." In the center is a lock icon and the text "For Your Security". Below that is the instruction "Select how to get your temporary code". There are two radio button options: "Email: s***z@horacemann.com" (which is selected) and "Text: ***-***-3577". Below the options is a link: "I don't have access to these". At the bottom is a paragraph: "By selecting a mobile number, I agree to receive a one-time text message containing a code to validate my account. Message and data rates may apply. Keep in mind, this code will expire in 5 minutes." and an orange "Send Code" button.

- Once code is received, input code in box shown below:



Please Enter Your Code


Verification code:

Submit

Your code will expire in 5 minutes.

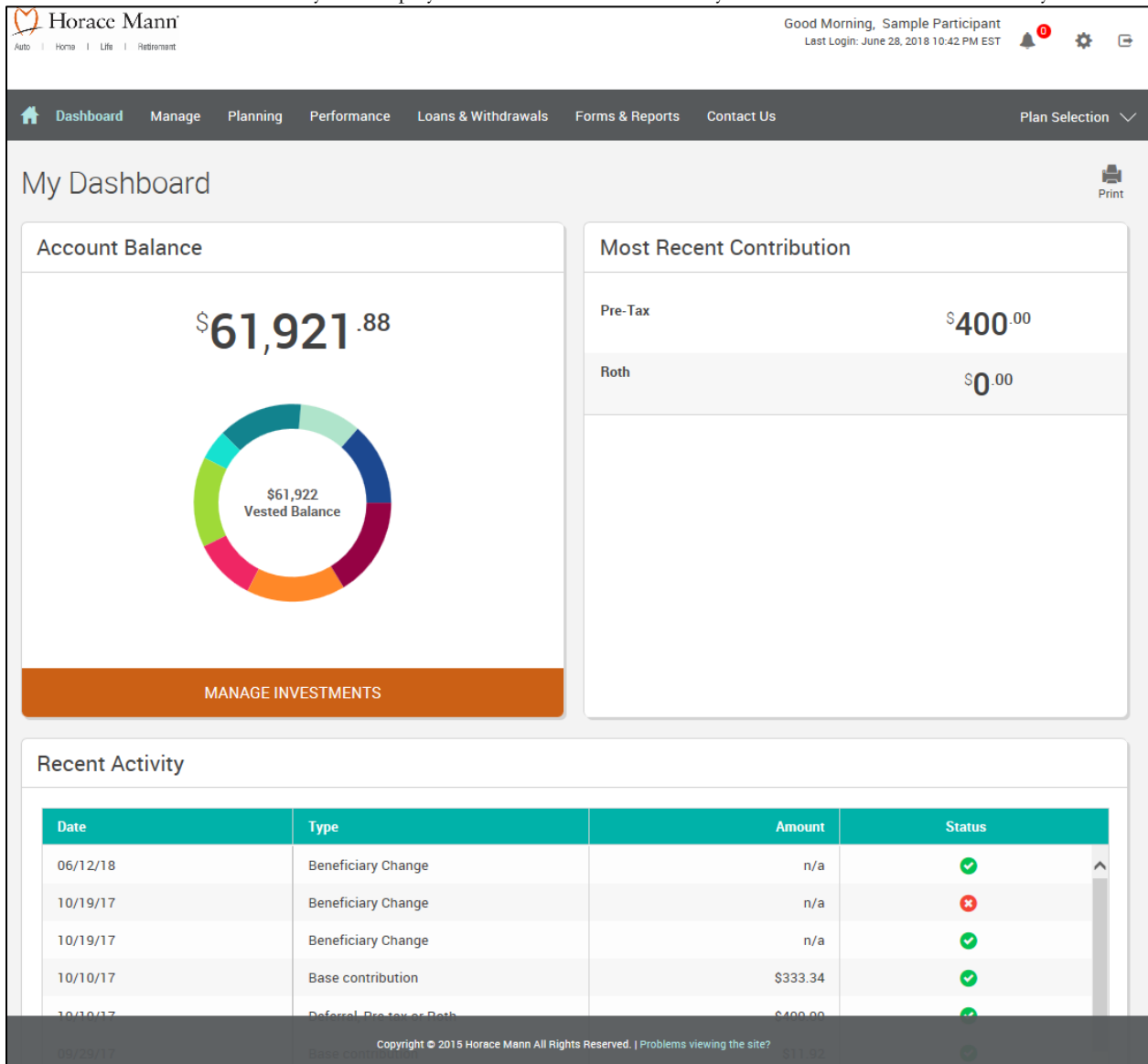
Resend Code

- You will be directed to your account summary page. To access your Retirement Advantage account, locate the Financial Services header, and click on the hyperlink displayed below to direct you to your account Homepage/Dashboard.

 FINANCIAL SERVICES	SCHEDULED AMOUNT	MINIMUM DUE
Retirement Advantage 401 (a)		
Retirement Advantage 403 (b)7		
Retirement Advantage 457 (b)		
IRA		

2. Accessing your Home Page/Dashboard:

- A. The home dashboard will display.
 - I. The Account Balance box displays total account balance and total amount by fund (hover over each piece of the circle graph for the fund name and dollar amount to display in the center of the circle).
 - II. The Most Recent Contribution section displays the anticipated or last dollar employee contribution amount that was contributed to the account as well as the tax type (Pre-Tax, Roth).
 - III. The Recent Activity box displays all of the most recent activity to occur on the account sorted by date.



The screenshot shows the Horace Mann dashboard interface. At the top, there is a navigation bar with links for Dashboard, Manage, Planning, Performance, Loans & Withdrawals, Forms & Reports, and Contact Us. The main content area is titled "My Dashboard" and includes a "Print" icon. The dashboard is divided into three main sections:

- Account Balance:** Displays a total balance of \$61,921.88. Below the balance is a donut chart representing the "Vested Balance" of \$61,922, divided into various colored segments. A "MANAGE INVESTMENTS" button is located at the bottom of this section.
- Most Recent Contribution:** Shows two rows of contribution data:

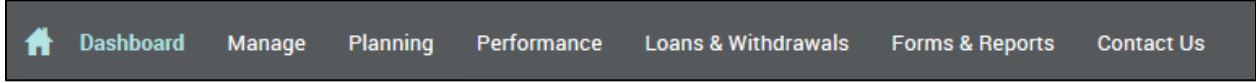
Pre-Tax	\$400.00
Roth	\$0.00
- Recent Activity:** A table listing account transactions:

Date	Type	Amount	Status
06/12/18	Beneficiary Change	n/a	✓
10/19/17	Beneficiary Change	n/a	✗
10/19/17	Beneficiary Change	n/a	✓
10/10/17	Base contribution	\$333.34	✓
10/10/17	Deferral Pre-tax or Roth	\$400.00	✓

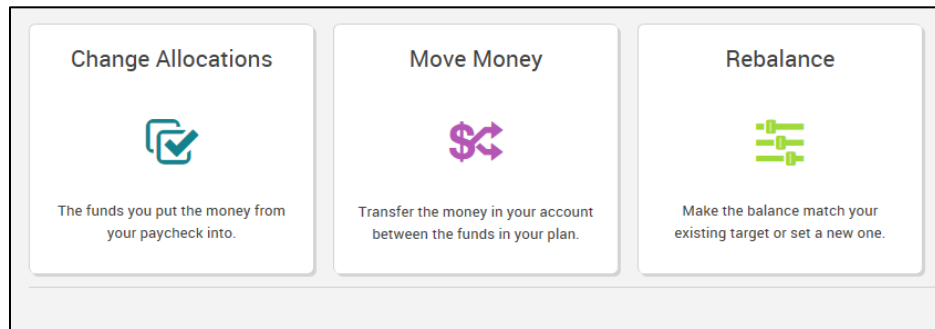
At the bottom of the dashboard, there is a footer with the text: "Copyright © 2015 Horace Mann All Rights Reserved. | Problems viewing the site?"

3. Navigating Through the Participant Web

To navigate through out the web, reference the gray menu bar at the top of the page:



- A. Manage: Manage Investments – You would select this option in order to change your allocations, move money between investments, or rebalance your account.




- I. Change Allocations: this changes the investment allocations for future contributions.
 - Click on the “Change Allocations” box.
 - Scroll down to the “New Election %” column and enter the percentage amounts that you wish to contribute into each fund that you have chosen. **Please note:** Total must add up to 100%.

Investment	Fund ID	Current Allocation %	New Election %
AB Small Cap Growth Z	QUAZX	0%	<input type="text" value="100"/> %
Aberdeen Mid Cap US Equity	GUEIX	0%	<input type="text" value="0"/> %
Alger Spectra Z	ASPZX	0%	<input type="text" value="0"/> %
AllianceBernstein Global Bond Fund - Z	ANAZX	0%	<input type="text" value="0"/> %
American Beacon Intl Equity Instl	AAIEX	0%	<input type="text" value="0"/> %
American Century Growth	AGRDX	0%	<input type="text" value="0"/> %
American Funds Investment Co of America	RICGX	0%	<input type="text" value="0"/> %
AMG TimesSquare Mid Cap Growth	TMDIX	0%	<input type="text" value="0"/> %
Baird MidCap Inst	BMDIX	0%	<input type="text" value="0"/> %
Boston Partners Small Cap Value II I	BPSIX	0%	<input type="text" value="0"/> %
Columbia Income Opportunities Y	CIOYX	0%	<input type="text" value="0"/> %
DFA Emerging Markets Instl	DFEMX	0%	<input type="text" value="0"/> %
DFA Global Real Estate Securities Instl	DFGEX	0%	<input type="text" value="0"/> %
DFA Inflation-Protected Securities I	DIPSX	0%	<input type="text" value="0"/> %
DFA International Small Company Instl	DFISX	0%	<input type="text" value="0"/> %

NEXT

- Once all allocations have been input, and 100% is showing in the total box, hit next. The screen will appear as shown below:



Change Elections Print

Overall Progress: **20% Complete**

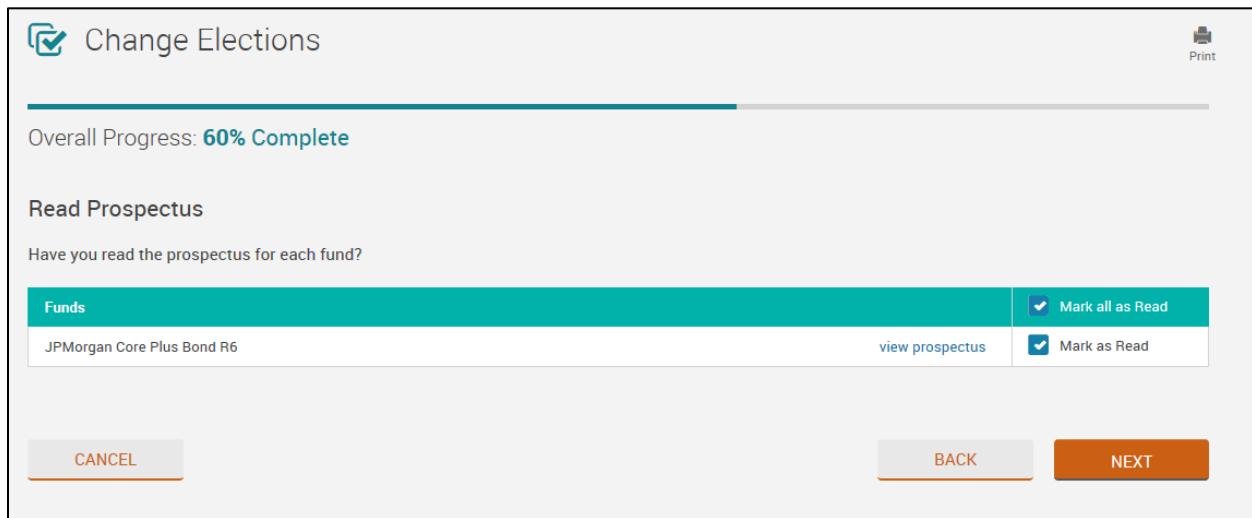
Transferable Balances

Would you like to rebalance your transferable balances in your plan to conform with the percentages you entered for your investment elections?

No Yes

CANCEL **BACK** **NEXT**

- Select Yes or No as to whether you want to rebalance your account to match the new allocations that were just entered, then click Next.



Change Elections Print

Overall Progress: **60% Complete**

Read Prospectus


Have you read the prospectus for each fund?

Funds		<input checked="" type="checkbox"/> Mark all as Read
JPMorgan Core Plus Bond R6	view prospectus	<input checked="" type="checkbox"/> Mark as Read

CANCEL **BACK** **NEXT**

- View the prospectus information of the newly elected investments by selecting “view prospectus”
 - Once reviewed, select Mark as Read.
 - Once reviewed and Mark as Read is selected, click Next.
 - The newly elected investment percentages will display for review. If everything displays correctly, select submit.
 - You will receive a confirmation number and the overall progress will display as 100% complete.
- II. Move Money: allows you to transfer funds between investments. This does not have an affect on current or future allocations.
- Click on the “Move Money” box.

Transfer Funds -



Overall Progress: **0% Complete**

Enter Investment Transfer Amounts

Select transfer type

Percentage to Percentage ▼


Transfer Rules

Minimum transfer amount	\$1.00
Minimum transfer percentage	1%
Minimum transfer increment percentage	1%
Days to complete request	3

This transaction may result in redemption fees being charged against the transaction. If you are unsure of the fund rules for redemption fees please check the mutual fund redemption fee policy in the funds prospectus.

- Select the transfer type you wish to perform from the dropdown menu: percentage to percentage (% to %), dollar to dollar (\$ to \$) or dollar to percentage (\$ to %).
- Input the amounts/percentages you wish to transfer in the from and to columns next to the investments you wish to make changes to.
- Once completed, 100% should show in the total column. Then click on “Next”.

Change Elections Print



Overall Progress: **60% Complete**

Read Prospectus

Have you read the prospectus for each fund?

Funds	<input checked="" type="checkbox"/> Mark all as Read
JPMorgan Core Plus Bond R6 view prospectus 	<input checked="" type="checkbox"/> Mark as Read

CANCEL

BACK

NEXT


- View the prospectus information of the newly elected investments by selecting “view prospectus”
- Once reviewed, select Mark as Read.
- Once reviewed and Mark as Read is selected, click Next.
- The newly elected investment changes will display for review. If everything displays correctly, select submit.
- You will receive a confirmation number and the overall progress will display as 100% complete.

III. Rebalance: this will reallocate the money currently in your account to match an allocation set. (Changes both current and future contributions simultaneously).

- Click on the “Rebalance” box.

Rebalance


Recurring Rebalance



Set up a recurring transaction to make your ending balance in each of your funds match your future investment election percent's.

[MAKE CHANGES](#)


Conform Ending Balance



The ending balance in each of your funds will be realigned to match your future investment election percents.

[MAKE CHANGES](#)

Conform To Target



Realign the ending balance in each of your funds to make them match your specified target percents.

[MAKE CHANGES](#)

- Select the option of the action you wish to perform from the options below:
 - Recurring Rebalance – Set up a recurring rebalance that will make your ending balance in each of the funds match your future investment election percentages at the occurrence you choose.
 - Select “Make Changes”.

Rebalance Recurring Rebalance

Overall Progress: **0% Complete**

How often would you like to rebalance?

Set date of first rebalance

Select a day to rebalance your portfolio

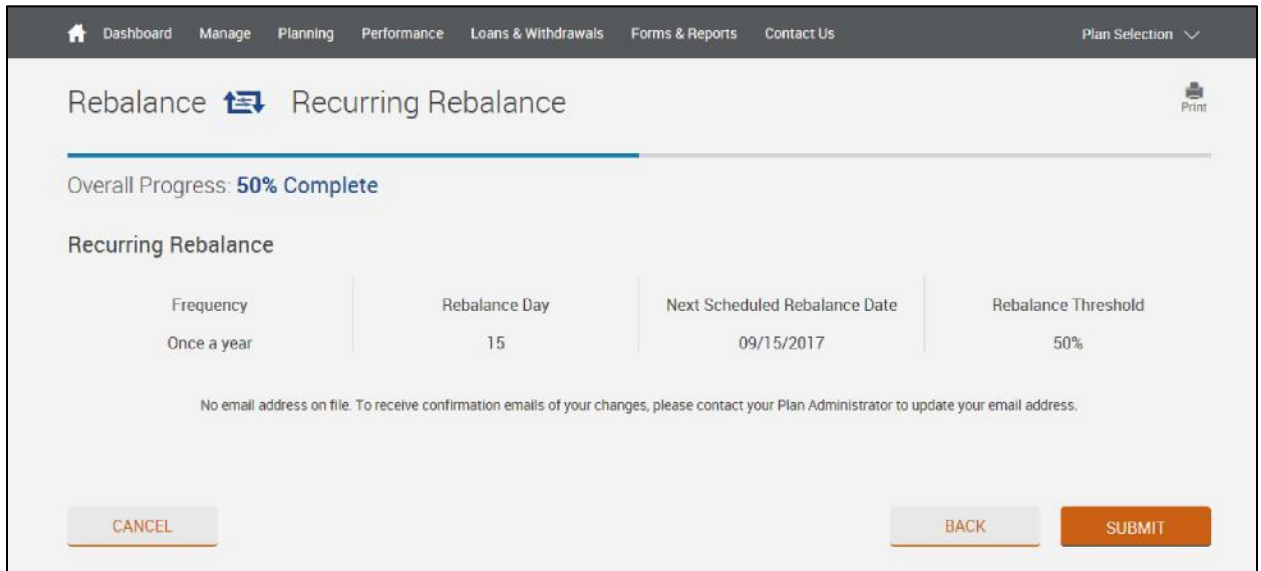
Enter threshold percent for rebalance

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

[CANCEL](#)

[NEXT](#)

- Input/Select the required fields as shown above, then click Next.
- Review the information displayed and if displayed correctly, click Submit.



Dashboard | Manage | Planning | Performance | Loans & Withdrawals | Forms & Reports | Contact Us | Plan Selection

Rebalance Recurring Rebalance

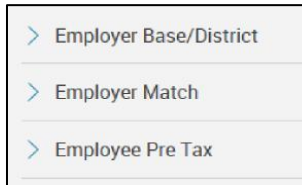
Overall Progress: **50% Complete**

Recurring Rebalance

Frequency	Rebalance Day	Next Scheduled Rebalance Date	Rebalance Threshold
Once a year	15	09/15/2017	50%

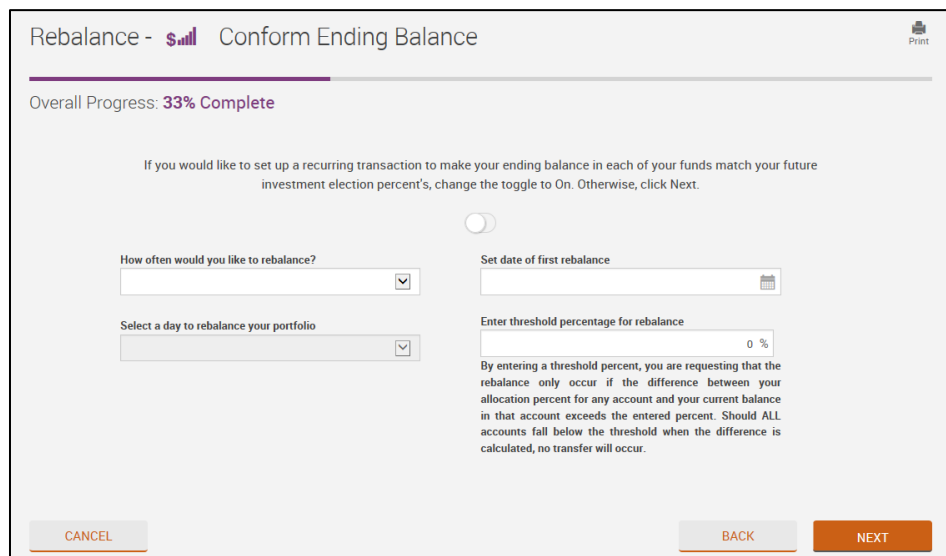
No email address on file. To receive confirmation emails of your changes, please contact your Plan Administrator to update your email address.



- Conform Ending Balance – Make your ending balance in each of the current funds realign to match your future investment election percentages.
 - Select “Make Changes”.
 - Scroll down to the Money Sources listed and click on the blue arrows to expand.



- > Employer Base/District
- > Employer Match
- > Employee Pre Tax


- The expansion will allow you to compare your current investment allocations information to your rebalanced investment allocations. Select Next.
- Input required fields as shown on the screen below and click Next.





Rebalance -  Conform Ending Balance 

Overall Progress: **33% Complete**

If you would like to set up a recurring transaction to make your ending balance in each of your funds match your future investment election percent's, change the toggle to On. Otherwise, click Next.

How often would you like to rebalance? 

Select a day to rebalance your portfolio 

Set date of first rebalance 

Enter threshold percentage for rebalance

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

- Review the information displayed and if displayed correctly, click Submit.

- Conform to Target- realign the ending balance in each of your funds to make them match your specified target percentage.
 - Select “Make Changes”
 - Scroll down to “New Target” column and enter the percentage you wish to allocate to the newly chosen investment.
 - Once 100% is showing in the total box, select “Next”
 - Answer Yes/No to the question shown below depending upon your preference and select “Next”


Rebalance -  Conform To Target Print

Overall Progress: **20% Complete**

Update Election Percentages
 Update my election percentages to match my transfer target percentages:

Yes No

- View the prospectus information of the newly elected investments by selecting “view prospectus”

 Change Elections Print

Overall Progress: **60% Complete**

Read Prospectus
 Have you read the prospectus for each fund?

Funds	<input checked="" type="checkbox"/> Mark all as Read
JPMorgan Core Plus Bond R6 view prospectus	<input checked="" type="checkbox"/> Mark as Read

- Once reviewed, select Mark as Read.
- Once reviewed and Mark as Read is selected, click Next.
- The newly elected investment percentages will display for review. If everything displays correctly, select submit.
- You will receive a confirmation number and the overall progress will display as 100% complete.

B. Manage: Transaction History – You would select this option in order to view your transaction history.

- I. Select your options and date range then click on Submit to show your transaction history.
- II. You can use the down arrows to get more information (fund information, settled or pending transaction, price traded, and source (employee contributions, employer match, etc.))

Transaction History Print

Investment	Source		
<input type="text" value="All"/>	<input type="text" value="All"/>		
Transactions to display	Transaction status	Start date	End date
<input type="text" value="All"/>	<input type="text" value="All"/>	<input type="text" value="07/11/2018"/>	<input type="text"/>

Only display records with redemption fees

SUBMIT

C. Planning: Retirement Calculator – You would select this option in order to utilize our retirement calculator to estimate your income and savings that you will have with you retire.

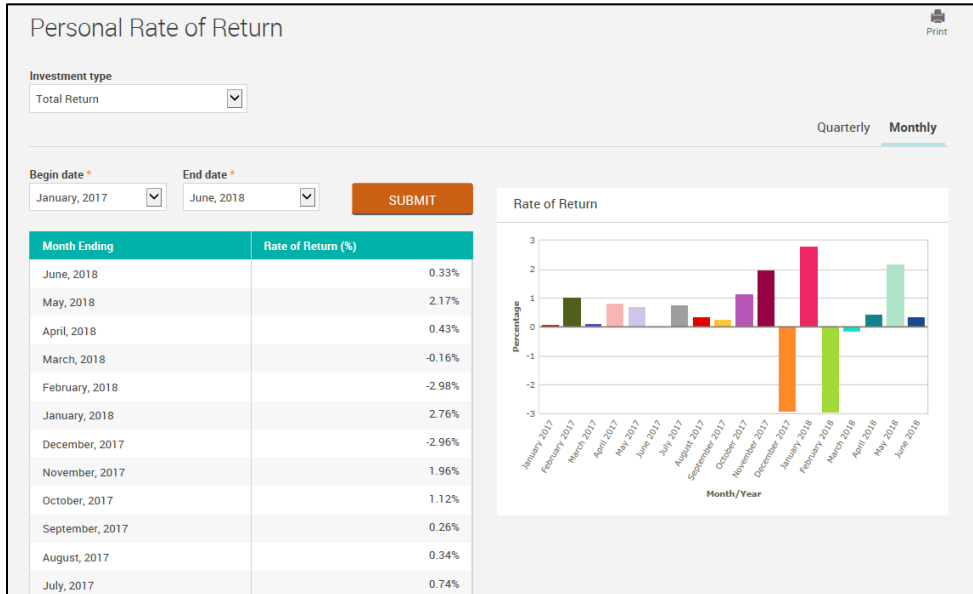
- I. Input information on the asset allocation sheet as shown below and select “calculate” to obtain your results.

Retirement Income and Savings

	You	Spouse		You	Spouse
Current age	<input type="text" value="42"/>	<input type="text" value="0"/>	Retirement plan savings	<input type="text" value="\$ 63194.62"/>	<input type="text" value="\$ 0.00"/>
Retirement age	<input type="text" value="65"/>	<input type="text"/>	Annual contribution %	<input type="text" value="0.00 %"/>	<input type="text" value="0.00 %"/>
Life expectancy age	<input type="text" value="84"/>	<input type="text"/>	Company match %	<input type="text" value="3.00 %"/>	<input type="text" value="0.00 %"/>
Current salary	<input type="text" value="\$ 0.00"/>	<input type="text" value="\$ 0.00"/>	Other savings	<input type="text" value="\$ 50000.00"/>	<input type="text" value="\$ 0.00"/>
Annual salary increase	<input type="text" value="3.00 %"/>	<input type="text" value="0.00 %"/>	Annual savings increase	<input type="text" value="\$ 0.00"/>	<input type="text" value="\$ 0.00"/>
Expected Retirement Income			Annual retirement benefit	<input type="text" value="\$ 0.00"/>	<input type="text" value="\$ 0.00"/>
<input checked="" type="radio"/> Percent of salary	<input type="text" value="100.00 %"/>	<input type="text" value="0.00 %"/>	Annual pension benefit	<input type="text" value="\$ 0.00"/>	<input type="text" value="\$ 0.00"/>
<input type="radio"/> Dollar amount	<input type="text" value="\$ 0"/>	<input type="text" value="\$ 0"/>	Return before retirement	<input type="text" value="5.00 %"/>	
			Return after retirement	<input type="text" value="2.00 %"/>	
			Inflation	<input type="text" value="1.00 %"/>	

CALCULATE

D. Performance: Rate of Return – Select this sub-tab if you wish to review your personal monthly/quarterly rate of return. Navigate by selecting the investment type and the beginning and end dates from the drop down menus as shown on the screen below:




E. Performance: Investment Performance for all funds – select this sub tab to obtain a copy of the most recent quarterly performance of the investments available within your fund line up.

F. Forms & Reports:

- I. Reports – Select this sub tab in order to obtain electronic copies of your quarterly statements.
- II. Forms – Select this sub tab in order to obtain electronic versions of the following forms:
 - Distribution Request Form
 - Incoming Rollover Request Form
 - Beneficiary Form
 - Hardship/Unforeseeable Emergency Form (If your plan allows)
 - Loan Request Form (If your plan allows)
 - Salary Reduction Agreement

Forms



Name	Size	File Type	From Date	To Date	Delete
Form Group: None					
Transaction-Out Request Form	263kb	Adobe Acrobat			
Transaction-In Request Form	364kb	Adobe Acrobat			
RA Beneficiary Form	24kb	Adobe Acrobat			
HMDisclosure	15kb	Microsoft Word Document			
Hardship Unforeseeable Emergency Fo...	363kb	Adobe Acrobat			
Acadia Parish Salary Reduction Agree...	132kb	Adobe Acrobat			

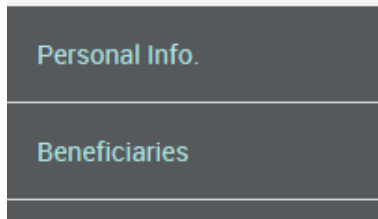
G. Contact Us: General Information – select this subtab in order to obtain the contact information of Horace Mann, your plan’s advisor, and hours of operation.

H. Adding/Updating Beneficiary (if plan allows electronic changes)

I. Click on the gear in the top right corner by your name



II. A menu will appear and select Beneficiaries



III. Enter the beneficiaries

Beneficiaries

Print

Beneficiary Designation 1

Items marked with asterisk (*) must be completed before you can proceed to the next step.

<small>Beneficiary type</small>	<small>Beneficiary percent *</small>		
<input type="text" value="Primary"/>	<input type="text"/>		
<small>Name *</small>	<small>Relationship</small>	<small>Birth date</small>	<small>Social security number (optional)</small>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<small>Street address 1</small>	<small>Street address 2</small>		
<input type="text"/>	<input type="text"/>		
<small>City</small>	<small>State</small>	<small>Zip code</small>	<small>Country</small>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

[DELETE](#)

Beneficiary Designation 2

Items marked with asterisk (*) must be completed before you can proceed to the next step.

<small>Beneficiary type</small>	<small>Beneficiary percent *</small>		
<input type="text" value="Contingent"/>	<input type="text"/>		
<small>Name *</small>	<small>Relationship</small>	<small>Birth date</small>	<small>Social security number (optional)</small>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<small>Street address 1</small>	<small>Street address 2</small>		
<input type="text" value="2201 Arrowhead Dr"/>	<input type="text"/>		
<small>City</small>	<small>State</small>	<small>Zip code</small>	<small>Country</small>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

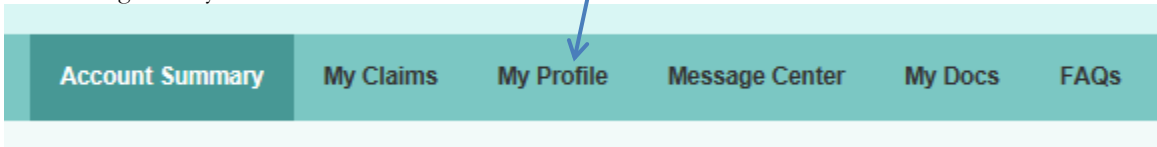
[DELETE](#)

[ADD](#)
[SAVE](#)

IV. Select Add to add more beneficiaries or select save to finish adding beneficiaries.

4. Changing Personal Information

- A. Once logged into www.horacemann.com/myaccount you will be able to change your personal information by clicking on “My Profile”



- B. The menu will appear to make changes:
Profile for: John Doe

My Account > My Profile

My Profile
eCommunications

Login Information

Email:	Sample.email@gmail.com
Password:	*****

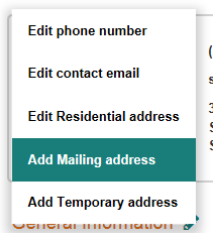
Security

E-Mail:	Sample.email@gmail.com
Text:	***-***-3577
Voice Call:	(Not Setup)

Contact Information

Phone:	123-456-7890
Contact email:	Sample.email@gmail.com
Residential address:	123 Home St. Springfield, IL 62712 Sangamon County

- C. Click on the pencil icon for the Contact Information to get a menu:



- D. Select the item you wish to update and an edit screen will pre-populate with your information. Update the information on this screen.
- E. Once the information is updated in our systems and you have an email on file, you will receive an email confirmation of the change.

5. Questions: If you run into issues at any time, please contact the Retirement Advantage Team at 877-602-1870