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HORACE MANN RETIREMENT ADVANTAGE

Participant Web Portal Instruction Guide

(uses Web demo information applicable to all plans)

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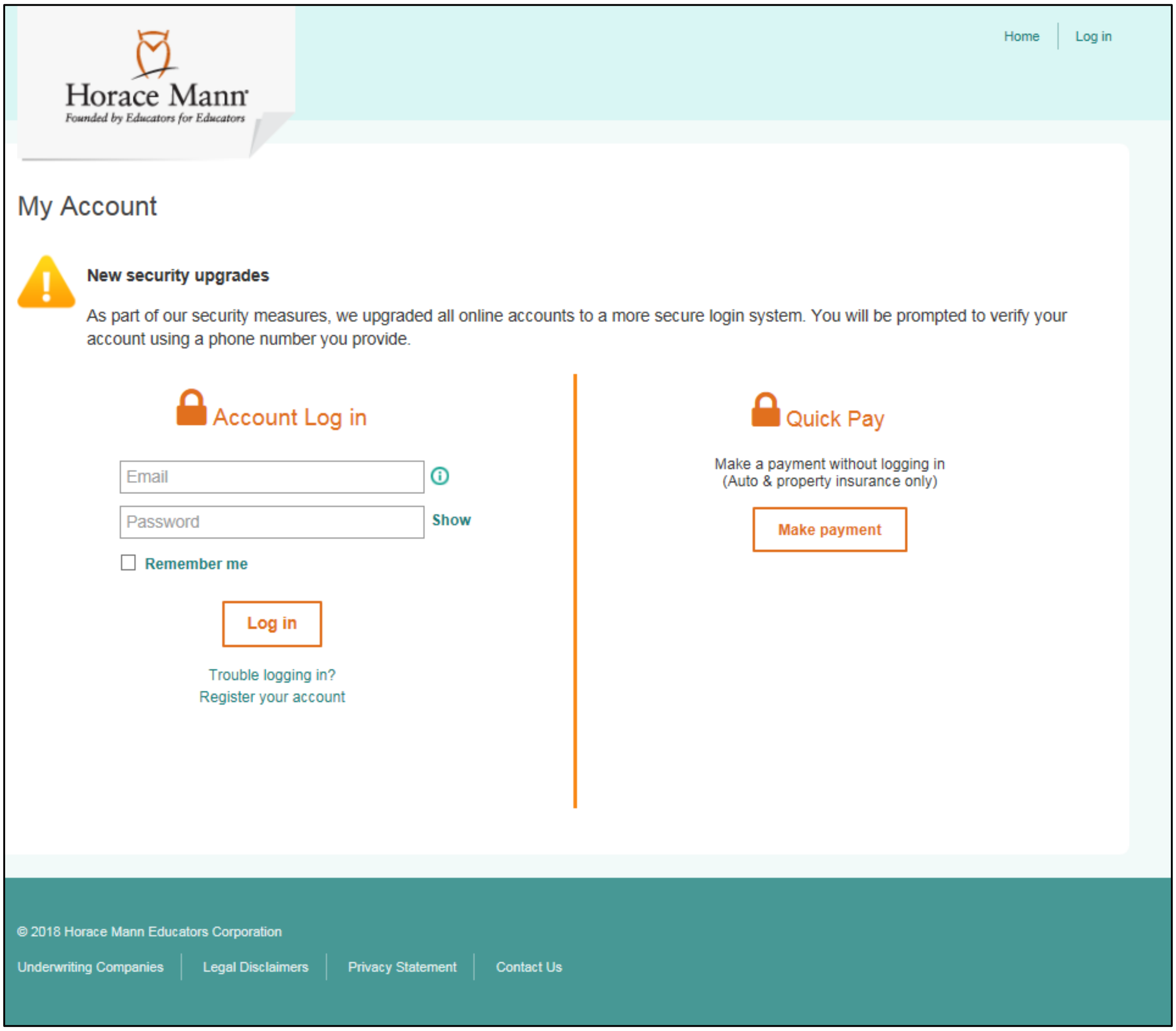
1. My Account Registration Process and Logging In

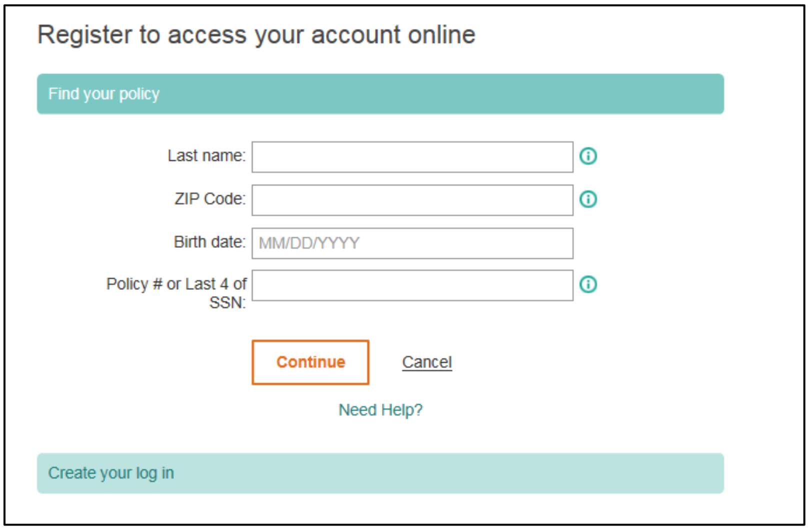
A. Go to www.horacemann.com/myaccount



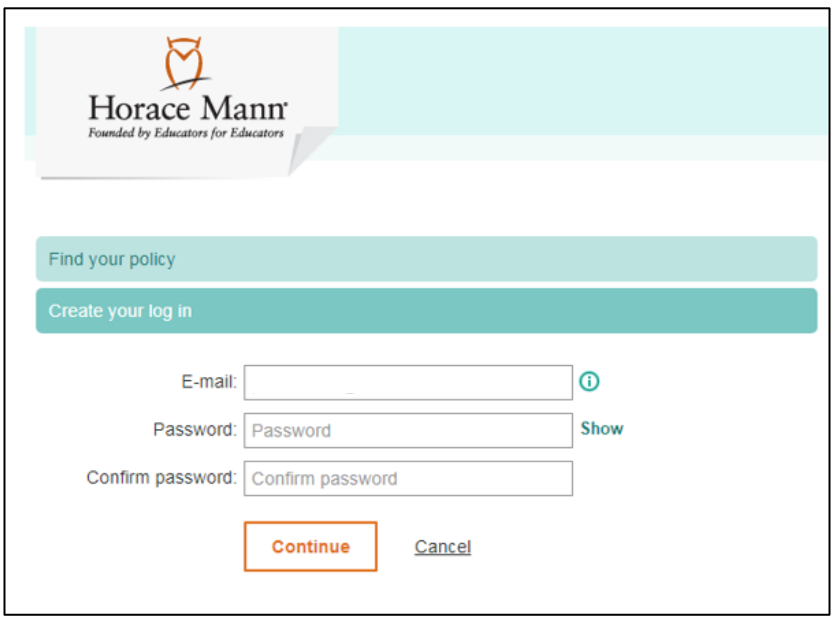
B. If it is your first time logging in, proceed to Step I to register. If you have already registered your account, proceed to Step II on page 4.

I. Registering your Account

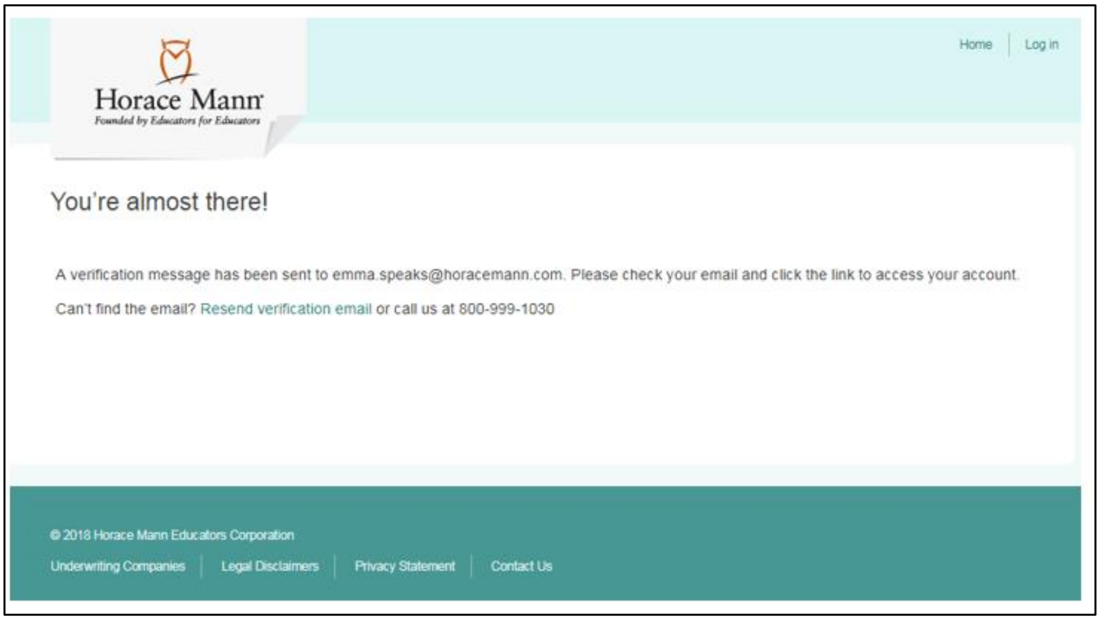
- Select Register your account
- Input the fields requested as shown below:



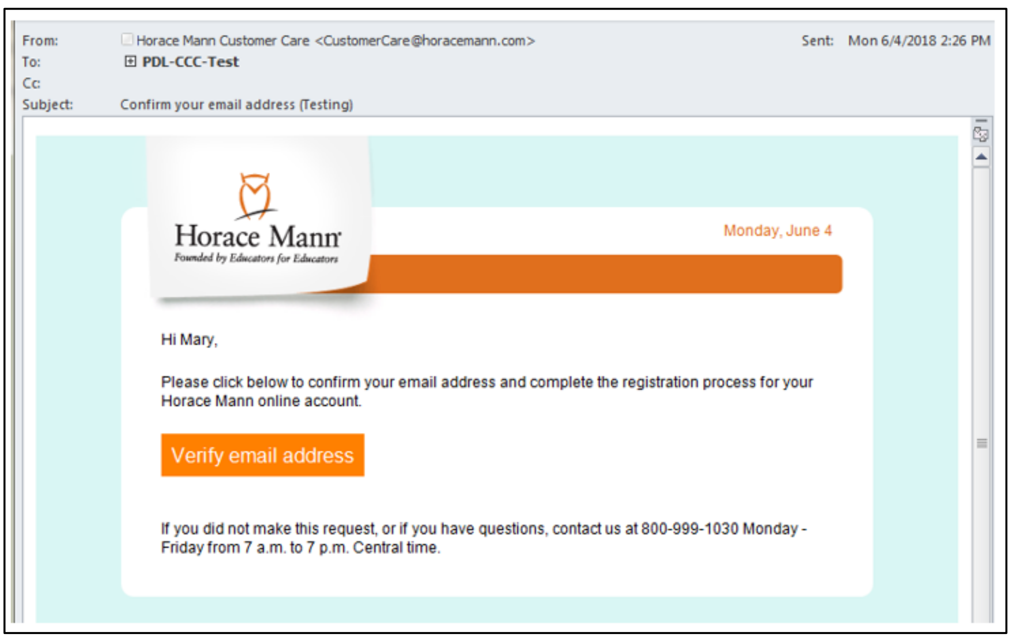
- Next, create your login credentials with your email and password.



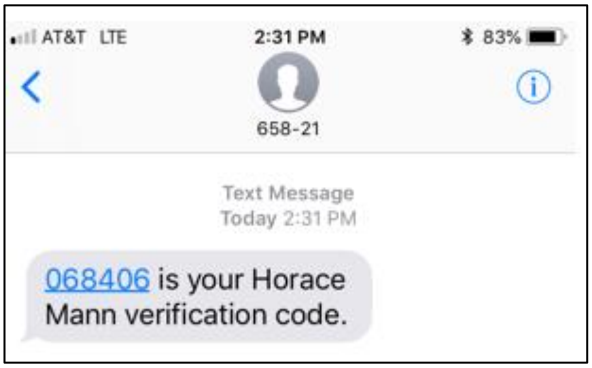
- Once successfully created, you will need to verify your email address. You will be directed to check your email for a verification email.



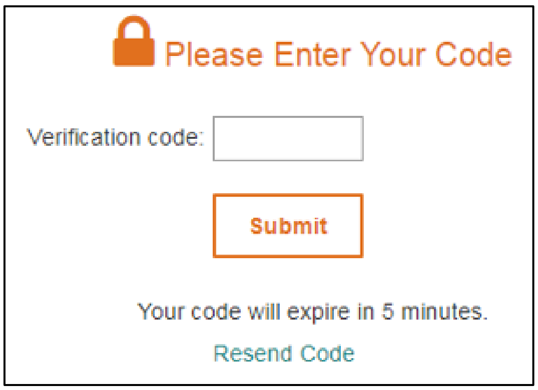
- Once email is received, you must select the verify email button located within the received email:



- Once selected, you will be directed back to the login screen with a success nofication 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 verifaction code to upon each login by text or call.

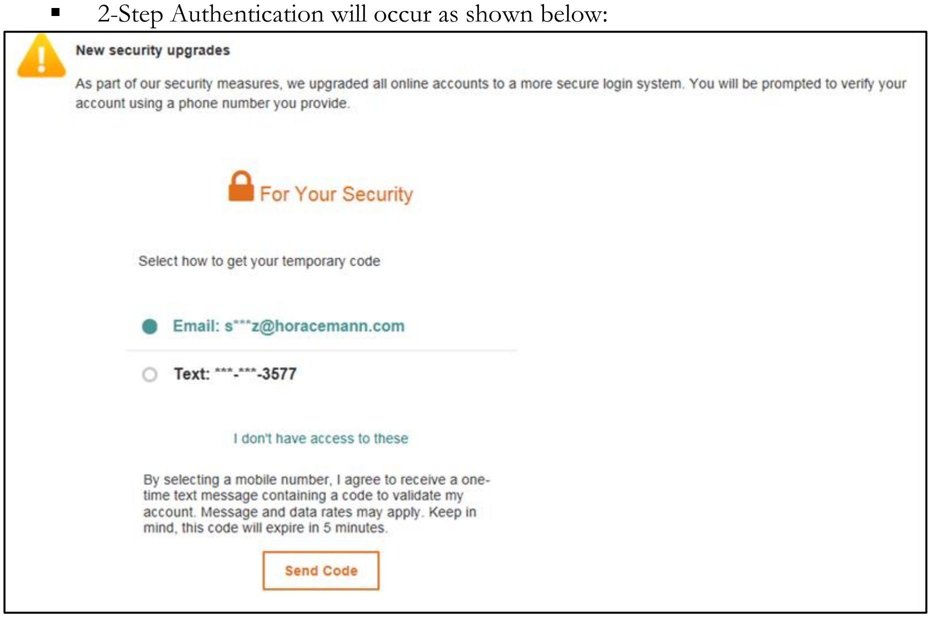


- Once code is received, enter information into verification code field.

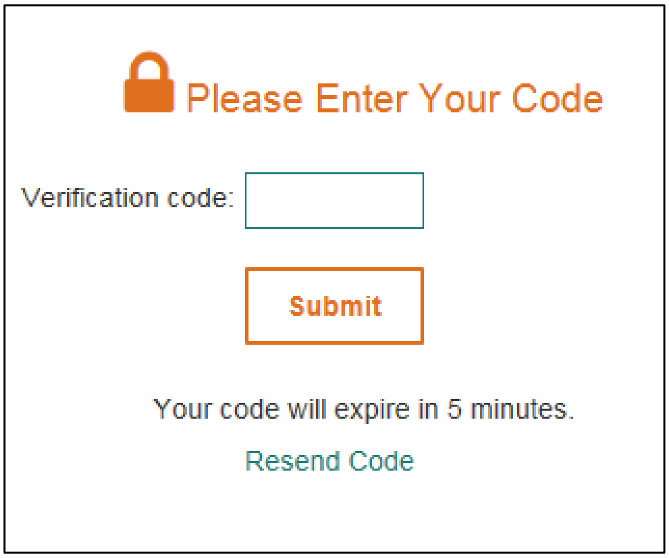


II. Logging In

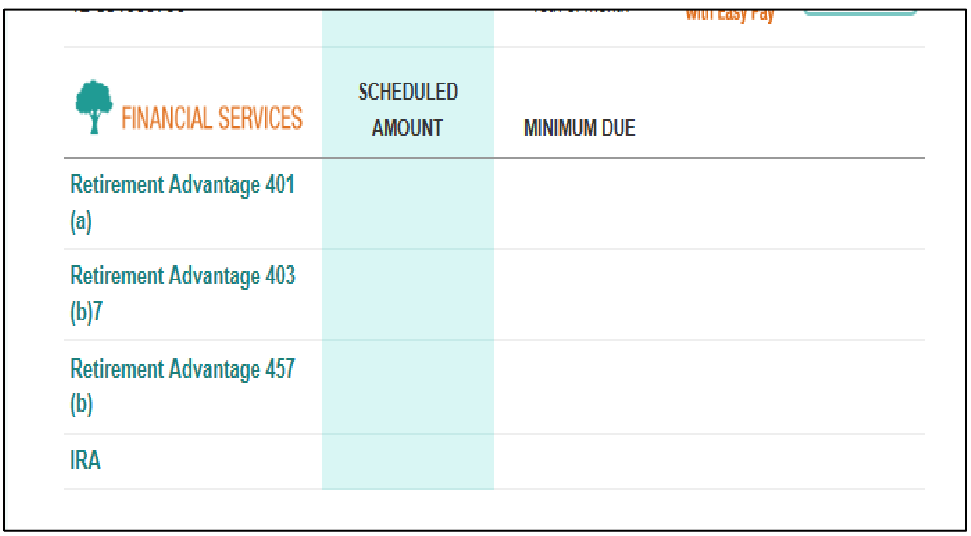
- Enter email address and password and select login.
- 2-Step Authentication will occur as shown below:



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



- 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.



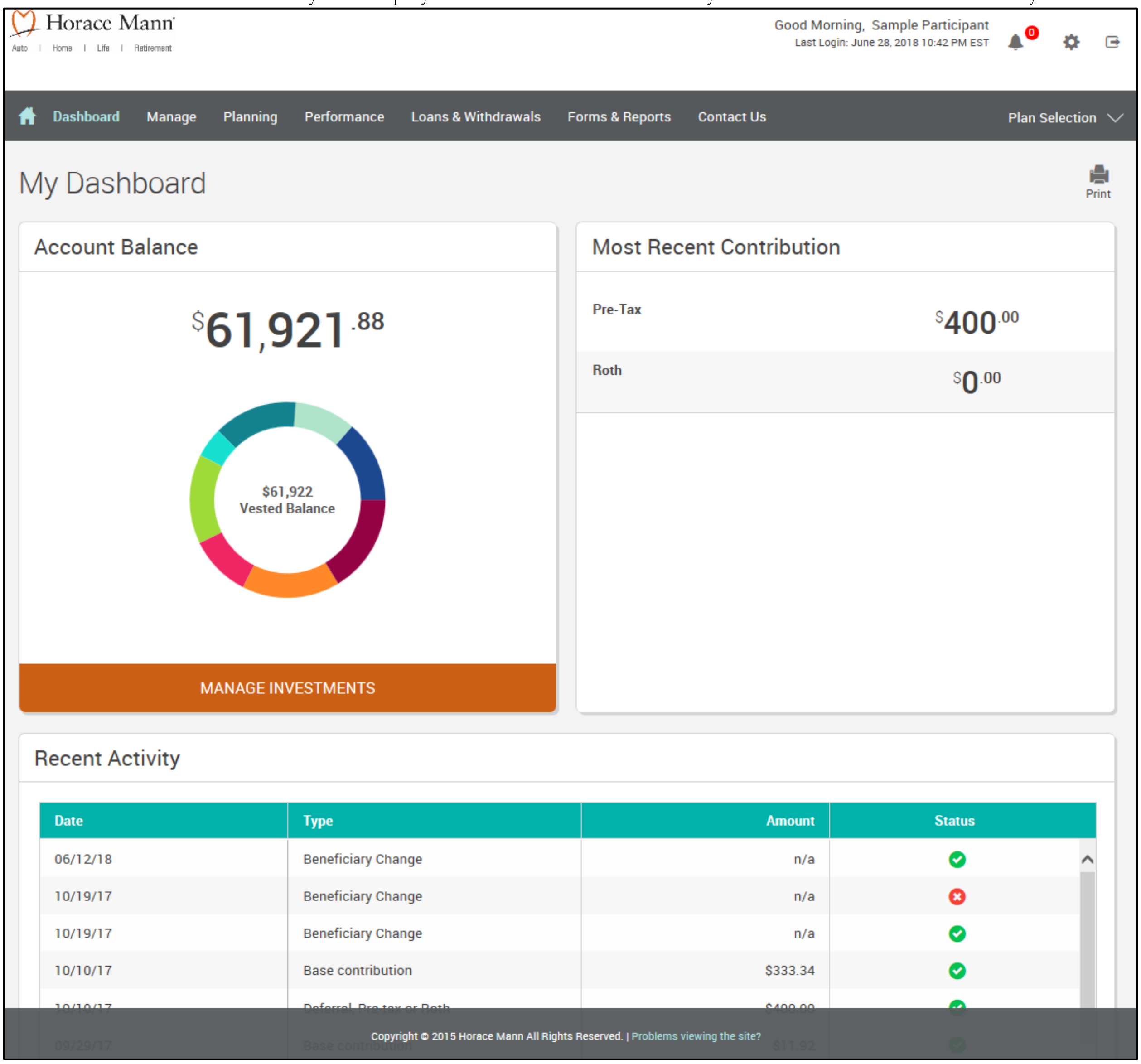
2. Accessing your Home Page/Dashboard:

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).

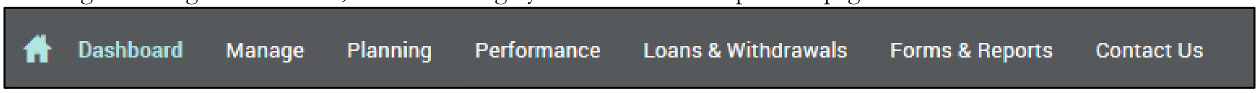
II. The Most Recent Contribution section display's the anticpated or last dollar employee contribution amount that was contributed to the account as well as the tax type (Pre-Tax, Roth).

III. The Recent Activity box displays all of the most recent activity to occur on the account sorted by date.

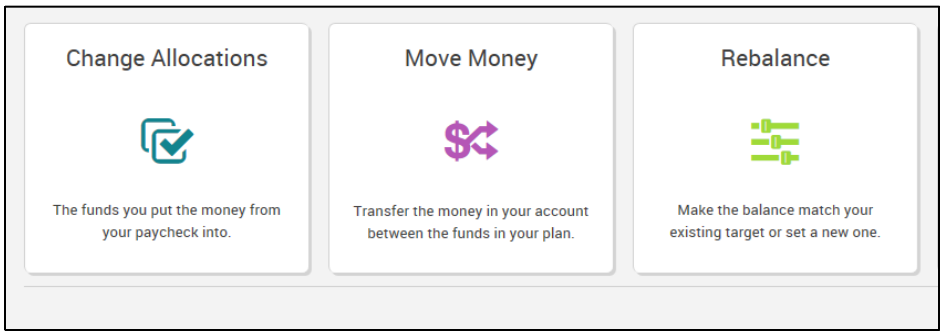


3. Navigating Through the Participant Web

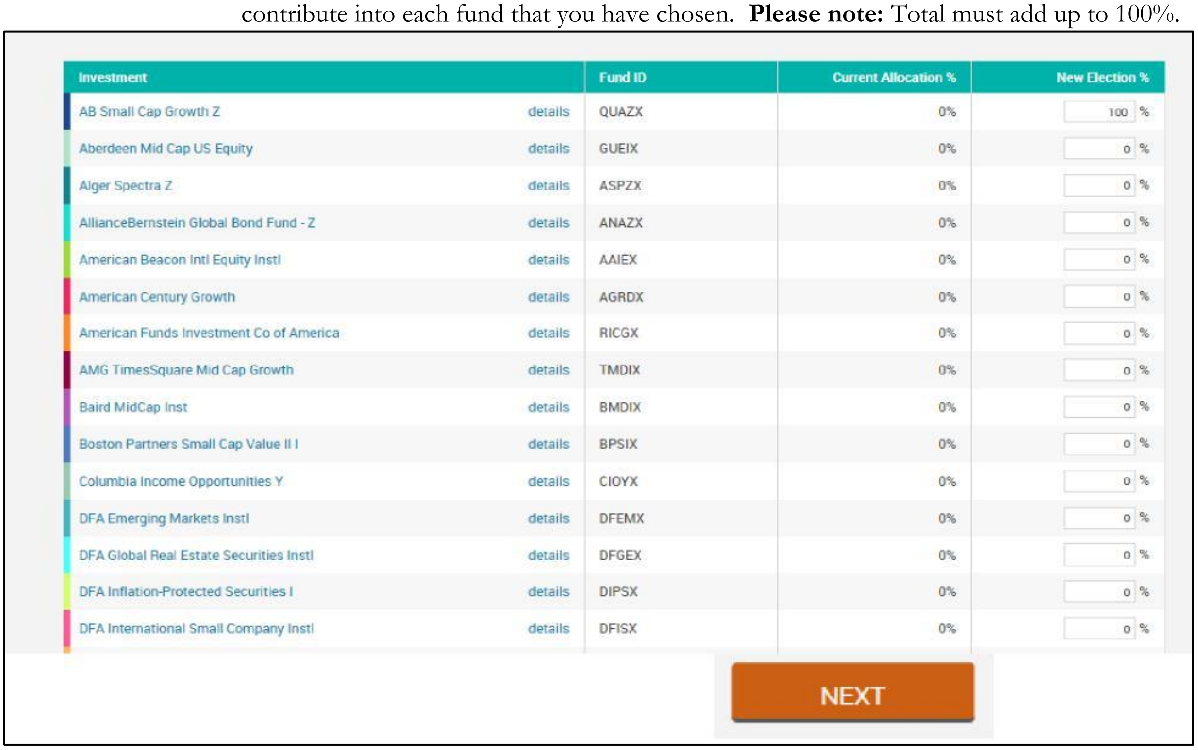
To navigate through out the web, reference the gray menu bar at the top of the page:



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



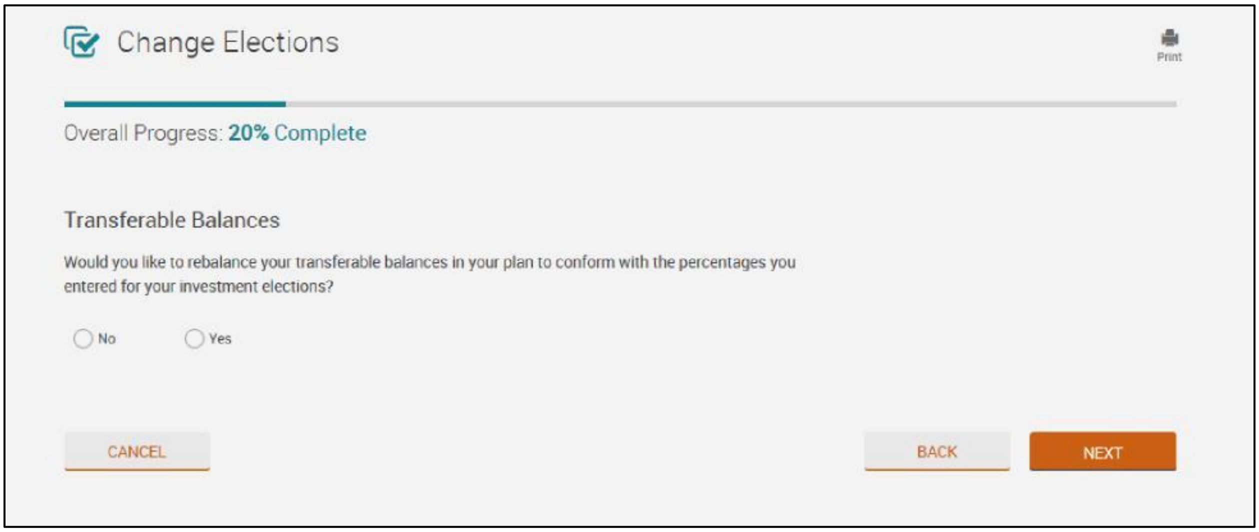
I. Change Allocations: this changes the invstment allocations for future contributions.
- Click on the "Change Allocations" box.
- Scroll down to the "New Election %" column and enter the percentage amounts that you wish to contribute into each fund that you have chosen. **Please note:** Total must add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



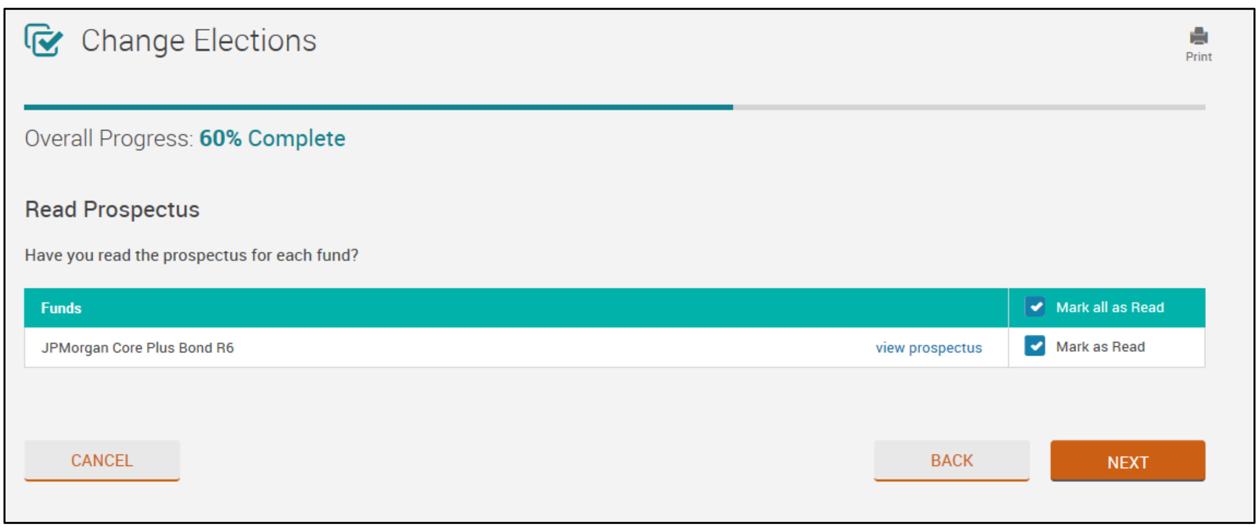
Investment		Fund ID	Current Allocation %	New Election %
AB Small Cap Growth Z	details	QUAZX	0%	100 %
Aberdeen Mid Cap US Equity	details	GUEIX	0%	0 %
Alger Spectra Z	details	ASPZX	0%	0 %
AllianceBernstein Global Bond Fund - Z	details	ANAZX	0%	0 %
American Beacon Intl Equity Instl	details	AAIEX	0%	0 %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

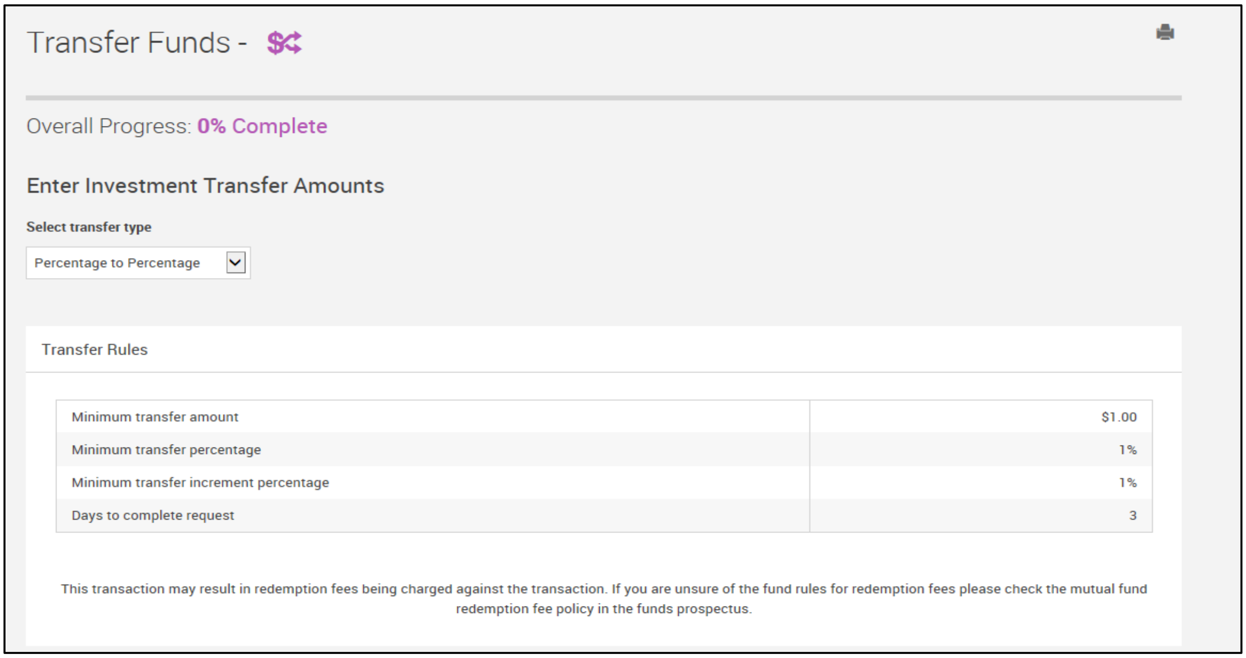


- Select Yes or No as to whether you want to rebalance your account to match the new allocations that were just entered, then click Next.

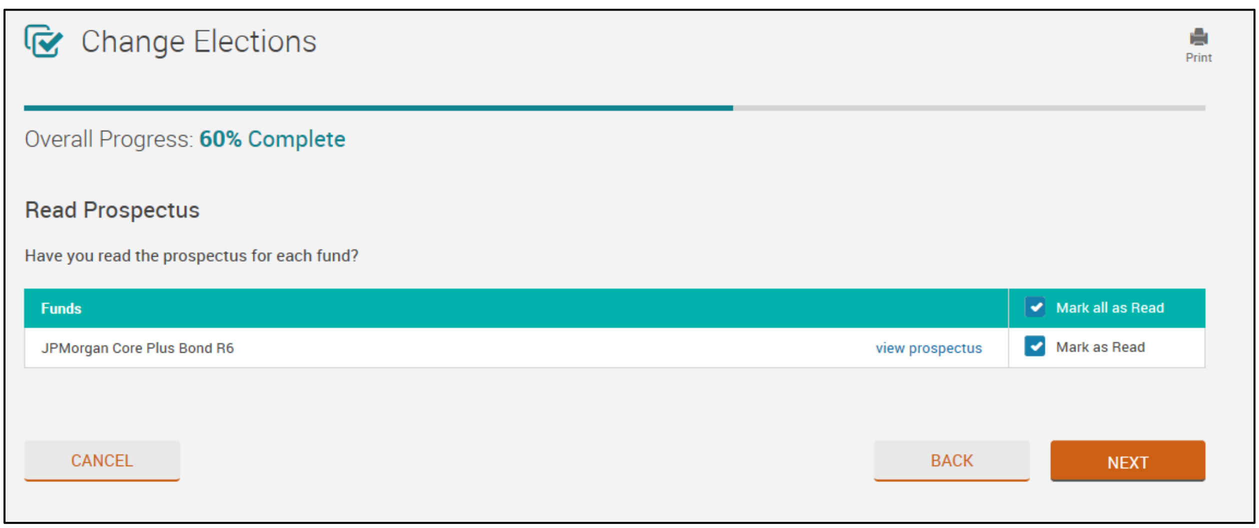


- View the prospectus information of the newly elected investments by selecting "view prospectus"
- Once reviewed, select Mark as Read.
- Once reviewed and Mark as Read is selected, click Next.
- The newly elected investment percentages will display for review. If everything displays correctly, select 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.



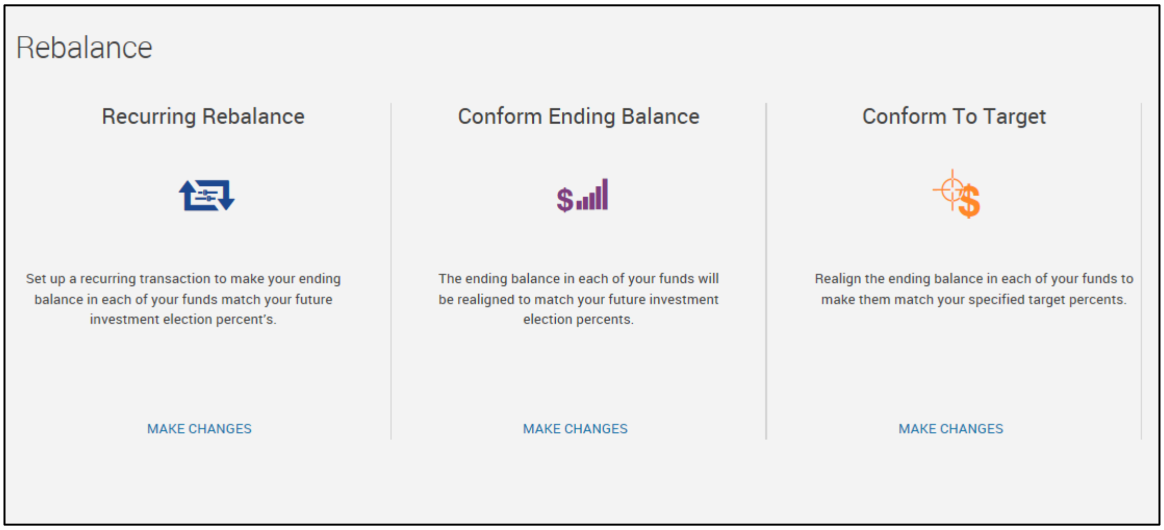
- Select the transfer type you wish to perform from the dropdown menu: percentage to percentage (% to %), dollar to dollar ($ to $) or dollar to percentage ($ to %).
- Input the amounts/percentages you wish to transfer in the from and to columns next to the investments you wish to make changes to.
-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



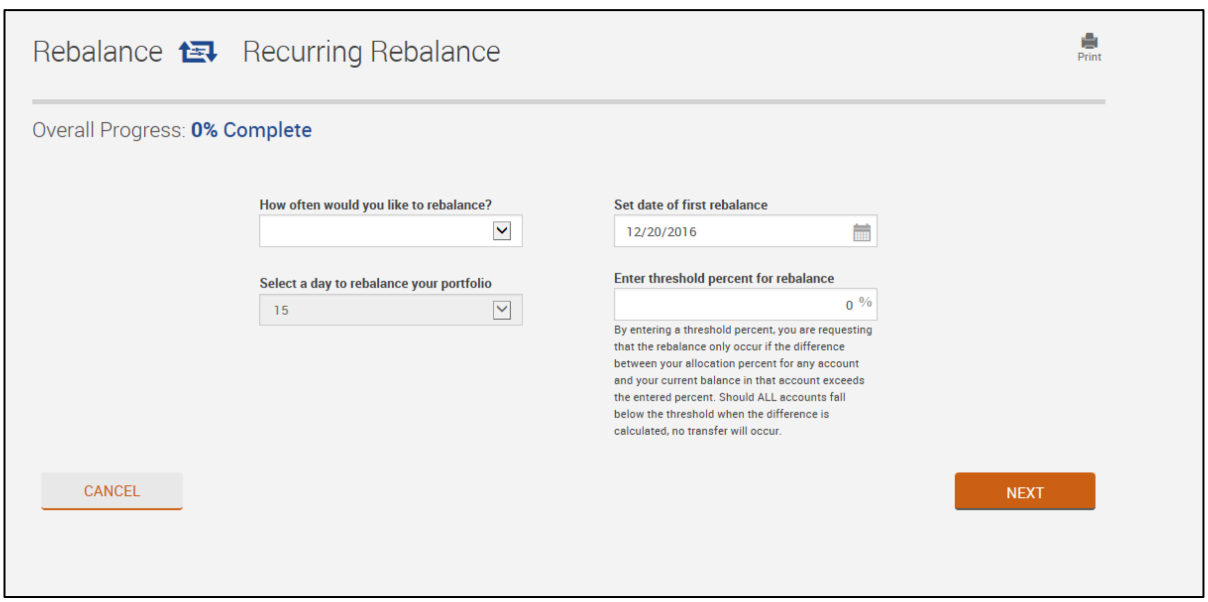
- View the prospectus information of the newly elected investments by selecting “view prospectus”
- Once reviewed, select Mark as Read.
- Once reviewed and Mark as Read is selected, click Next.
- The newly elected investment changes will display for review. If everything displays correctly, select submit.
- 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 acount to match an allocation set. (Changes both current and future contributions simultaneously).

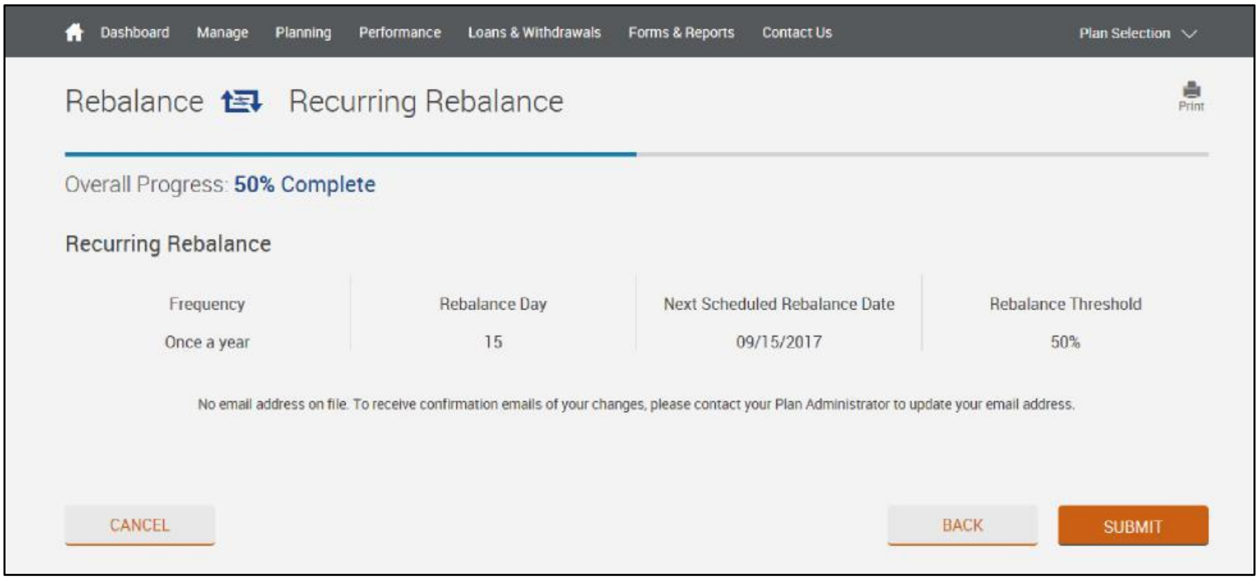
- Click on the "Rebalance" box.



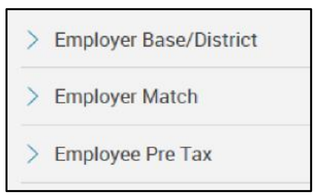
- Select the option of the action you wish to perform from the options below:
  - Recurring Rebalance – Set up a recurring rebalance that will make your ending balance in each of the funds match your future investment election percentages at the occurance you choose.
    - Select "Make Changes".



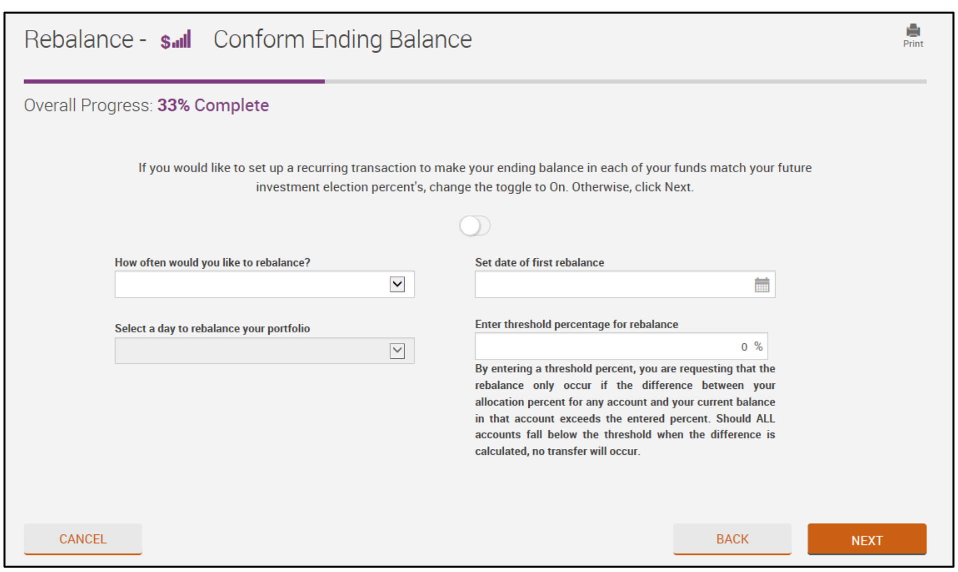
- Input/Select the required fields as shown above, then click Next.
- Review the information displayed and if displayed correctly, click Submit.



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



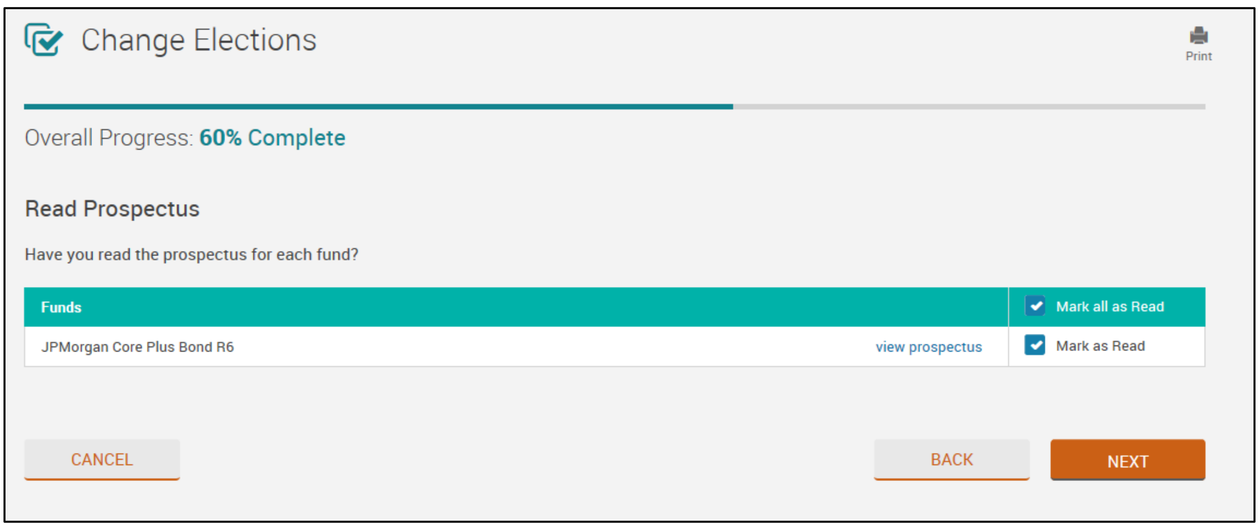
  - The expansion will allow you to compare your current investment allocations information to your rebalanced investment allocations. Select Next.
  - Input required fields as shown on the screen below and click Next.



  - 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”

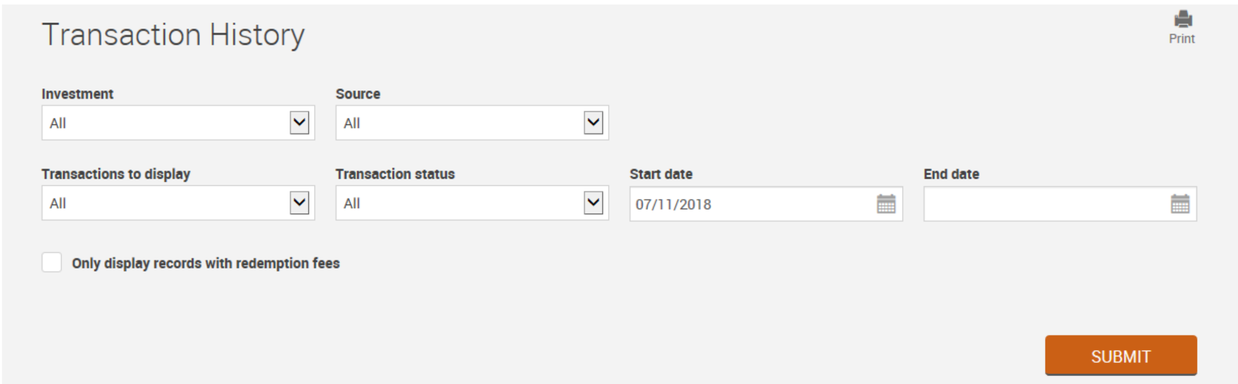
- View the prospectus information of the newly elected investments by selecting “view prospectus”



- 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.

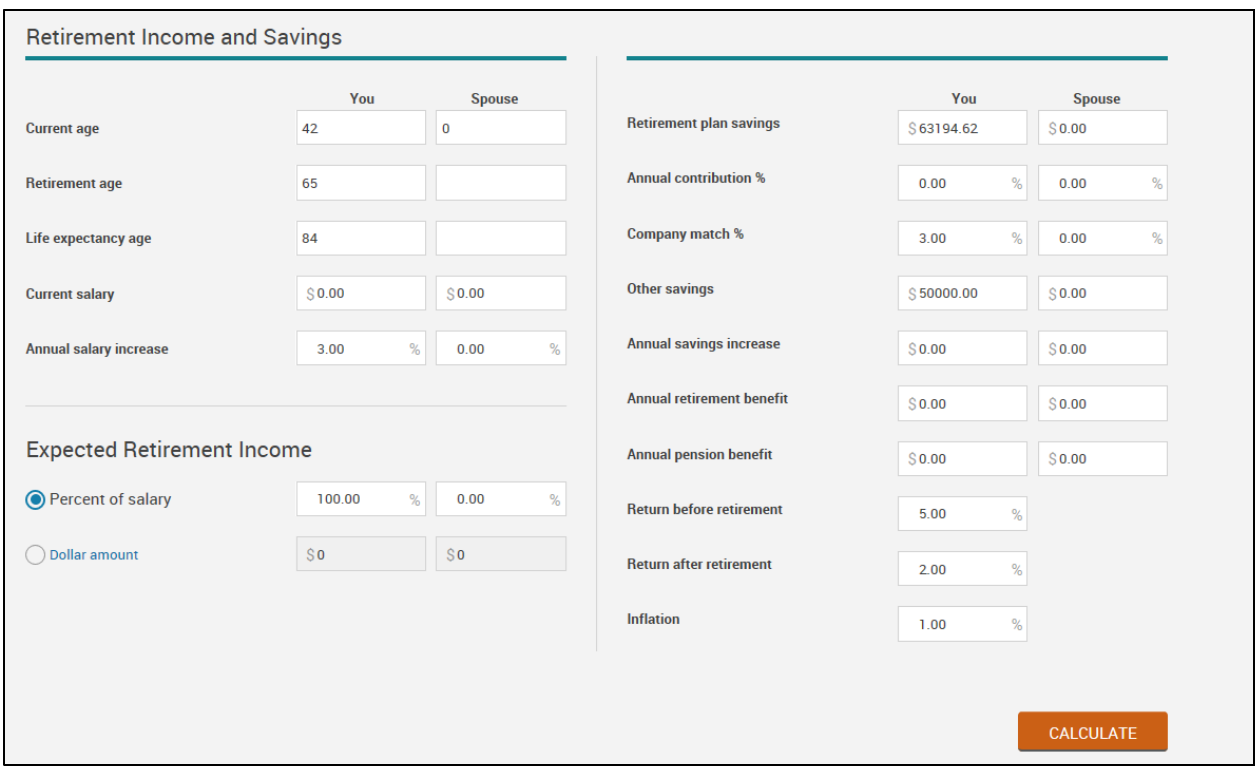
B. Manage: Transaction History – You would select this option in order to view your transcation history.

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.))



C. Planning: Retirement Calculator – You would select this option in order to utiilize our retirement calculator to estiamte 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.



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

Horace Mann

Auto | Home | Life | Retirement

Personal Rate of Return

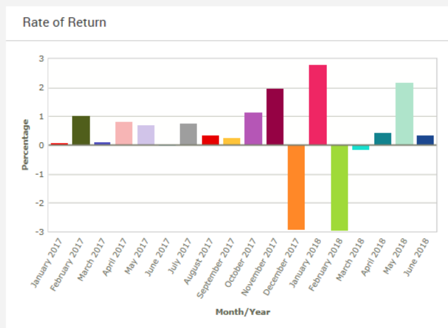
Print

Investment type: Total Return

Quarterly | **Monthly**

Begin date *: January, 2017 | End date *: June, 2018 | SUBMIT

Month Ending	Rate of Return (%)
June, 2018	0.33%
May, 2018	2.17%
April, 2018	0.43%
March, 2018	-0.16%
February, 2018	-2.98%
January, 2018	2.76%
December, 2017	-2.96%
November, 2017	1.96%
October, 2017	1.12%
September, 2017	0.26%
August, 2017	0.34%
July, 2017	0.74%



E. Performance: Investment Performance for all funds – select this sub tab to obtain a copy of the most recent quarterly perfomrance 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

Print

Get Acrobat Reader

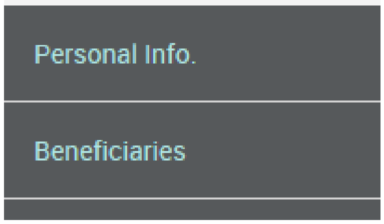
Name	Size	File Type	From Date	To Date	Delete
Form Group: None					
Transaction-Out Request Form	263kb	Adobe Acrobat			
Transaction-In Request Form	364kb	Adobe Acrobat			
RA Beneficiary Form	24kb	Adobe Acrobat			
HMDisclosure	15kb	Microsoft Word Document			
Hardship Unforeseeable Emergency Fo...	363kb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

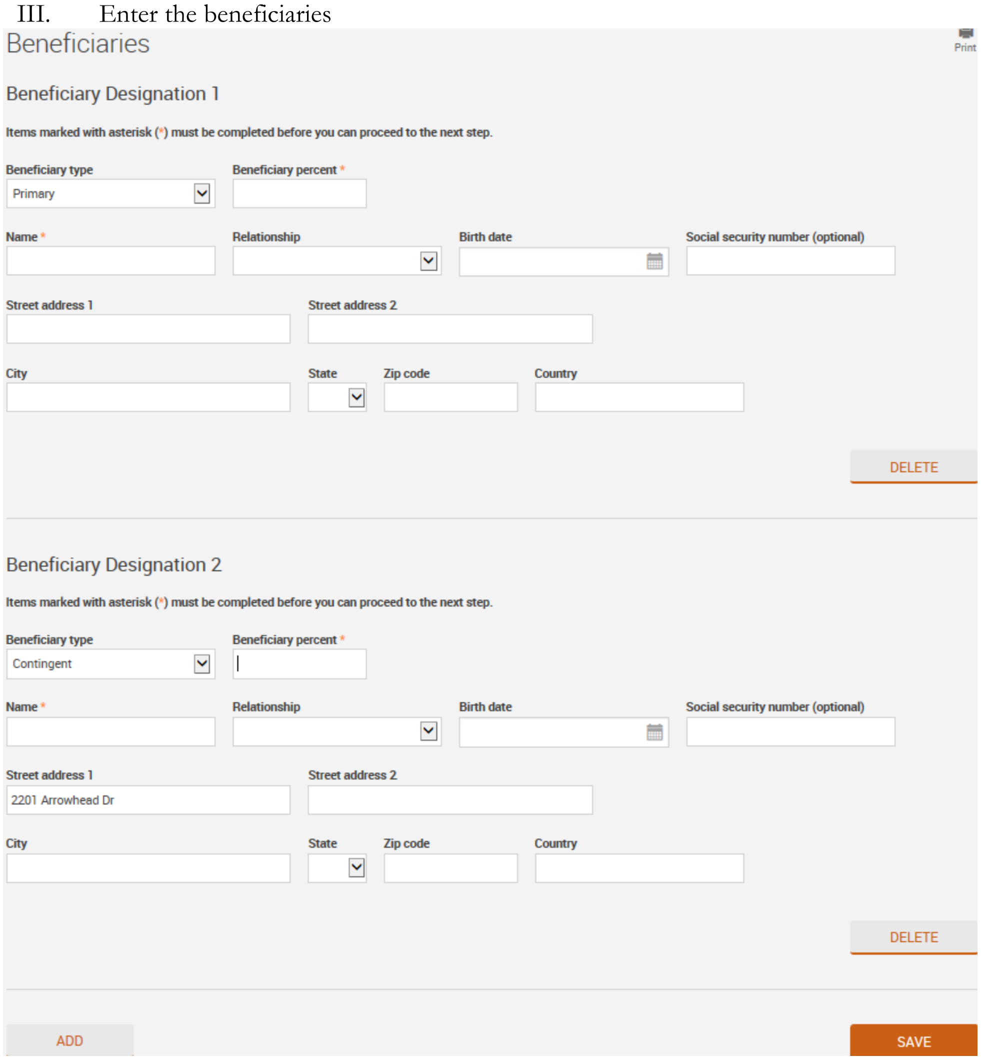
H. Adding/Updating Beneficiary (if plan allows electronic changes)

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

II. A menu will appear and select Beneficiaries



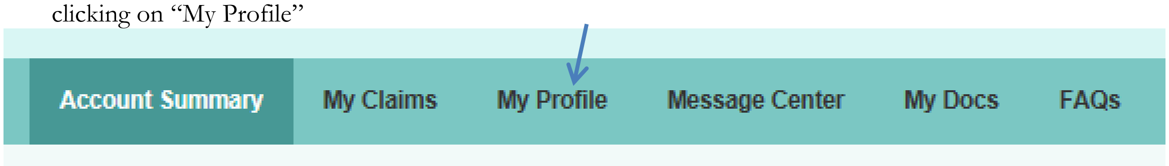
III. Enter the beneficiaries



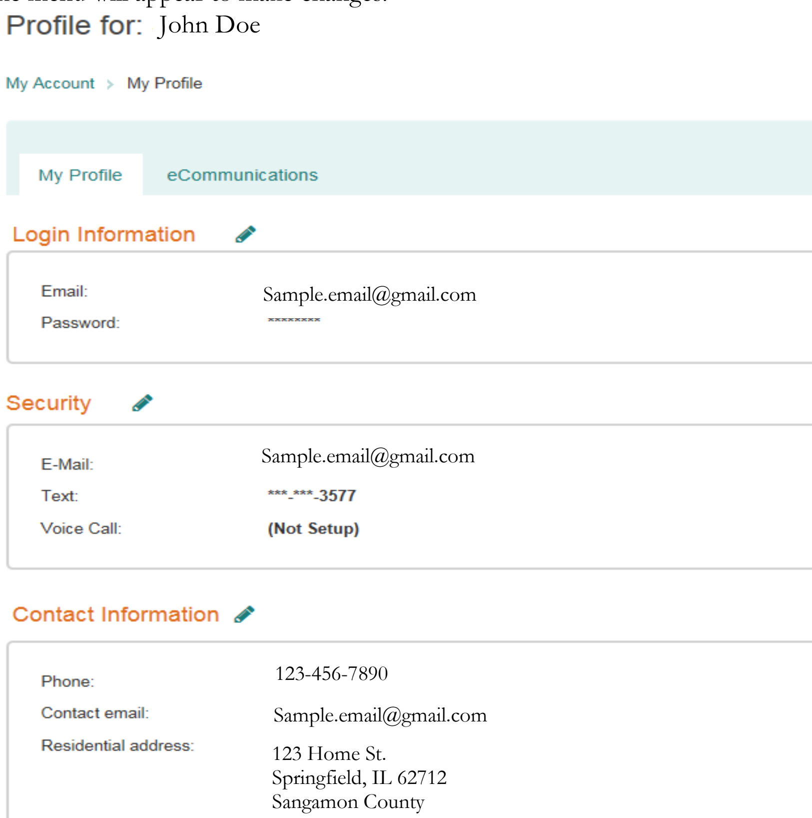
IV. Select Add to add more beneficiaries or select save to finish adding beneficaries.

4. Changing Personal Information

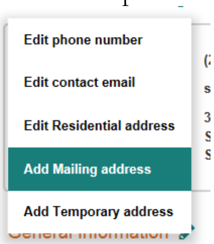
A. Once logged into www.horacemann.com/myaccount you will be able to change your personal information by clicking on "My Profile"



B. The menu will appear to make changes:



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 and 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