



New Hire Orientation Packet

Required Notices:

- Annual Contribution Notice
- Notification to Eligible Employees
- Qualified Default Investment Alternative Notice (QDIA Notice)
- Participant Notice Concerning Plan Fees and Expenses

New Account Forms:

- Salary Reduction Agreement – Required
- Beneficiary Form – Required
- Allocation Election Form – Optional (will be placed into the appropriate Target Date fund if no form is received with the enrollment)
- Election to Refund Form – Optional (**Required and must be completed if opting out of the plan**)
 - Participant has 90 day to complete this form
 - Salary Reduction Form should show 0%
 - Beneficiary Form is **not** required if Election to Refund form is completed

Additional Information:

This new hire orientation packet is available at <http://retire.horacemann.com/pshc/Resources/>
The participant web guide is also available at <http://retire.horacemann.com/pshc/Resources/>
The investment listing, applicable prospectus information, and monthly/quarterly performance figures are available at <http://retire.horacemann.com/pshc/Investment-Options/>

Questions:

Contact Jeff Schober at DPI Benefits (888) 537-0754
Contact Horace Mann at 800-677-2363

403(B) THRIFT PLAN FOR PRAIRIESTAR HEALTH CENTER, INC.**NOTICE OF RIGHT TO PARTICIPATE IN THE PLAN AND CONTRIBUTION LIMITS**

Elective Deferrals. The 403(b) Thrift Plan for PrairieStar Health Center, Inc. (the "Plan") allows eligible employees to save for retirement. If you are eligible to participate in the Plan, then you may elect to reduce your compensation by a specified amount and have that amount contributed to the Plan as an elective deferral. There are two types of elective deferrals: Pre-Tax Deferrals and Roth Deferrals. For purposes of this notice, "elective deferrals" means both Pre-Tax Deferrals and Roth Deferrals. Regardless of the type of elective deferral you make, the amount you defer is counted as compensation for purposes of Social Security taxes.

Pre-Tax Deferrals. If you elect to make Pre-Tax Deferrals, then your taxable income is reduced by the deferral contributions so you pay less in federal income taxes. Later, when the Plan distributes the deferrals and earnings, you will pay the taxes on those deferrals and the earnings. Therefore, with a Pre-Tax Deferral, federal income taxes on the elective deferral contributions and on the earnings are only postponed. Eventually, you will have to pay taxes on these amounts.

Roth Deferrals. If you elect to make Roth Deferrals, the elective deferrals are subject to federal income taxes in the year of elective deferral. However, the elective deferrals and, in certain cases, the earnings on the elective deferrals are not subject to federal income taxes when distributed to you. In order for the earnings to be tax free, you must meet certain conditions. See the question in the Summary Plan Description entitled "What are my tax consequences when I receive a distribution from the Plan?".

How do I elect to make contributions to the Plan?

The amount you elect to defer will be deducted from your pay in accordance with a procedure established by the Plan Administrator. The Plan may automatically make a deferral for you unless you enter into a Salary Reduction Agreement (see the Summary Plan Description) for more information on the Plan's automatic deferral feature. You may elect to defer a portion of your compensation payable on or after your Entry Date. Such election will become effective as soon as administratively feasible after it is received by the Plan Administrator. Your election will remain in effect until you modify or terminate it.

If you are currently participating, you may want to change your amounts for the new Plan Year. You can increase or decrease your contribution or you can leave your amounts the same.

You can contact the Plan Administrator at to obtain further information on how to make contributions to the Plan.

How much can I contribute?

Your total elective deferrals in any taxable year cannot exceed a dollar limit which is set by law. The limit for 2019 is \$19,000. After 2019, the dollar limit may increase for cost-of-living adjustments. See the paragraph below on Annual dollar limit.

Age 50 Catch-Up Deferrals. If you are at least age 50 or will attain age 50 before the end of a calendar year, then you may elect to defer additional amounts (called Age 50 Catch-Up Deferrals) to the Plan as of the January 1st of that year. You can defer the additional amounts regardless of any other limitations on the amount you can defer to the Plan. The maximum Age 50 Catch-Up Deferrals that you can make in 2019 is \$6,000. After 2019, the maximum might increase for cost-of-living adjustments. Age 50 Catch-Up Deferrals that you make will not be taken into account in determining any Employer matching contribution made to the Plan.

Annual dollar limit. Each separately stated annual dollar limit on the amount you may defer (the annual deferral limit and the Catch-Up Deferral limit) is a separate aggregate limit that applies to all such similar salary deferral amounts and "catch-up contributions" you may make under this Plan and any other cash or deferred arrangements (including other tax-sheltered 403(b) annuity contracts, simplified employee pensions or 401(k) plans) in which you may be participating. Generally, if an annual dollar limit is exceeded, then the excess must be returned to you in order to avoid adverse tax consequences. For this reason, you need to contact the Administrator if these situations might apply to you. It is desirable to request in writing that any such excess salary deferral amounts and Catch-Up Deferrals be returned to you.

If you are in more than one plan to which you can contribute elective deferrals, you must decide which plan or arrangement you would like to return the excess. If you decide that the excess should be distributed from this Plan, you must communicate this in writing to the Plan Administrator no later than the March 1st following the close of the calendar year in which such excess deferrals were made. However, if the entire dollar limit is exceeded in this Plan or any other plan the Employer maintains, then you will be deemed to have notified the Plan Administrator of the excess. The Plan Administrator will then return the excess deferral and any earnings to you by April 15th.

What is the maximum annual amount that can be contributed (both Employer contributions and elective deferrals, but excluding Age 50 Catch-Up Deferrals) to my account?

The law imposes a limit on the amount of contributions (both Employer contributions and elective deferrals, but excluding Age 50 Catch-Up Deferrals) that may be made to your accounts during a year. For 2019, this total cannot exceed the lesser of \$56,000 or 100% of your includible compensation (generally your compensation for the prior 12 month period). After 2019, the dollar limit might increase for cost-of-living adjustments. Your includible compensation for purposes of this limit is limited for 2019 to \$280,000. After 2019, the dollar limit for includible compensation might increase in future years for cost-of-living adjustments.

The above limit may also need to be applied by taking into account contributions made to other retirement plans in which you are a participant. If you have more than 50% control of a corporation, partnership, and/or sole proprietorship, then the above limit is based on contributions made to this Plan as well as contributions made to any 403(b) or qualified plans maintained by the businesses you

Annual Contribution Notice

control. If you control another business that maintains a plan in which you participate, then you are responsible for providing the Plan Administrator with information necessary to apply the annual contribution limits. If you fail to provide necessary and correct information to the Plan Administrator, it could result in adverse tax consequences to you, including the inability to exclude contributions to the Plan from your gross income for tax purposes.

You can find out more information about the Plan in the Summary Plan Description. You can obtain a copy from the Plan Administrator.

403(B) THRIFT PLAN FOR PRAIRIESTAR HEALTH CENTER, INC.

NOTIFICATION TO ELIGIBLE EMPLOYEES
(includes Automatic Contribution Arrangement)

This is an annual notice and only applies to the Plan Year beginning on July 1, 2019.

This notice covers the following points:

How much you can contribute to the Plan;

Whether the Plan's automatic enrollment feature applies to you;

What amounts will be automatically taken from your pay and contributed to the Plan;

What other amounts the Employer will contribute to the Plan for you; and

When your Plan account will be vested (that is, not lost when you leave your job), and when you can receive a distribution of your Plan account.

You can find out more information about the Plan in the Plan's Summary Plan Description. You can obtain a copy from the Plan Administrator.

I. Employee deferral contributions

You are allowed to defer a portion of your compensation each year instead of receiving that amount in cash. These amounts are referred to as deferrals and are held in an account for your behalf. When you are permitted to take a distribution from the Plan, you will be entitled to all of your deferrals, as adjusted for any gains or losses. The type of compensation that may be deferred under the Plan is explained in the section of the Summary Plan Description entitled "What compensation is used to determine my Plan benefits?" (this is in the Article entitled "COMPENSATION AND ACCOUNT BALANCE").

If you are projected to attain age 50 during a calendar year, then you may elect to defer additional amounts (called Age 50 "Catch-Up Deferrals") to the Plan. These are additional amounts that you may defer, up to an annual limit imposed by law, regardless of any other limits imposed by the Plan.

You may make either Regular 403(b) deferrals (pre-tax) or Roth 403(b) deferrals (after-tax). Your election regarding the amount and type of deferrals is irrevocable with respect to any deferrals already withheld from your compensation. If you make Regular 403(b) deferrals, your deferrals are not subject to income tax until distributed from the Plan. If you make Roth 403(b) deferrals, your deferrals are subject to income tax at the time of deferral. The Roth 403(b) deferrals, however, are not taxed when you receive a distribution from the Plan. In addition, if you satisfy certain distribution requirements (see the Section below entitled "Distribution provisions"), then the earnings on the deferrals will not be subject to income tax when distributed from the Plan. Both types of deferrals are subject to Social Security taxes at the time of deferral. Your Employer will deduct the Social Security taxes, and in the case of Roth 403(b) deferrals will deduct income taxes, from your remaining compensation.

Automatic Deferrals. The Plan includes an automatic enrollment feature known as an eligible automatic contribution arrangement ("EACA"). **If you do not complete and return a salary deferral agreement**, then the Employer will automatically withhold a portion of your eligible compensation from your pay each payroll period and contribute that amount to the Plan as a Roth 403(b) deferral (the automatic amount is described below). If you wish to defer the Automatic Deferral amount, then you do not need to complete a salary deferral agreement. However, if you do not wish to defer any of your compensation, or you wish to defer an amount of compensation different from the Automatic Deferral amount, then you may make an election to do so. This election is made by submitting a salary deferral agreement to the Administrator, in accordance with the deferral procedures of the Plan, within a reasonable time after receipt of this notice, and before the occurrence of the first Automatic Deferral to which this notice applies. Your election will be effective as soon as the Administrator reasonably can implement your election after receipt.

Automatic Deferral. The following provisions apply:

Application to new Participants. The automatic deferral provisions apply to Employees whose entry date is on or following the automatic deferral effective date.

Automatic deferral provisions. The following provisions apply as to automatic deferrals:

You may complete a Salary Reduction Agreement at any time to select an alternative salary deferral amount or to elect not to defer under the Plan in accordance with the deferral procedures of the Plan.

The amount to be automatically withheld from your pay each payroll period will be equal to 3% of your compensation.

Automatic deferral increase

While you are a Participant, the automatic deferral amount will increase by 1% up to a maximum of 6%.

The increase in the amount automatically withheld from your pay will be effective on the first day of the Plan Year, beginning with the second Plan Year following the date salary deferrals were first automatically withheld from your pay.

Limited right to withdraw automatic deferrals. For a limited time, if your Employer automatically enrolled you and you did not want to participate in the Plan, you may elect to have the Plan distribute to you all of your prior automatic deferrals (adjusted for any earnings or losses). You may make this election on the form provided to you by the Plan Administrator. You must make this election no later than 90 days after the first automatic deferral is taken from your compensation. If you elect to withdraw your automatic deferrals then the entire amount, will be subject to income taxes, but you will not be subject to the 10% premature distribution penalty tax, even if you receive the distribution prior to age 59 1/2. Also, if you withdraw your prior automatic deferrals, then you will forfeit any matching contributions related to those deferrals. If you take out automatic deferrals, then the Employer will treat you as having chosen to make no further contributions. However, you can choose to continue or restart making contributions by completing a salary reduction agreement.

II. Other Employer Contributions

In addition to the above, other contributions may be made to the Plan. You should review the Article entitled "EMPLOYER CONTRIBUTIONS" for details regarding these other contributions.

III. Vesting

The following is a general explanation of the vesting provisions of the Plan. More details can be found in the Article of the Summary Plan Description entitled "VESTING."

100% vested contributions. You are always 100% vested (which means that you are entitled to all of the amounts) in your accounts attributable to the following contributions:

elective deferrals including Roth elective deferrals and catch-up contributions

rollover contributions

Vesting schedules. Your "vested percentage" for certain Employer contributions is based on vesting Periods of Service. This means at the time you stop working, your account balance attributable to contributions subject to a vesting schedule is multiplied by your vested percentage. The result, when added to the amounts that are always 100% vested as shown above, is your vested interest in the Plan, which is what you will actually receive from the Plan. You will always, however, be 100% vested if you are employed on or after your Normal Retirement Age or if you terminate employment on account of your death or as a result of becoming disabled.

Matching Contributions

Your "vested percentage" in your account attributable to matching contributions is determined under the following schedule.

| Vesting Schedule Matching Contributions | |
|--|-------------------|
| <u>Periods of Service</u> | <u>Percentage</u> |
| 1 | 0% |
| 2 | 20% |
| 3 | 50% |
| 4 | 60% |
| 5 | 100% |

Additional vesting provisions

Employees hired prior to December 1, 2015 will be subject to a 5-year graded vesting schedule: 20% vesting credit for each year of service.

IV. Distribution provisions

The Plan and law impose restrictions on when you may receive a distribution from the Plan. Below is general information on when distributions may be made under the Plan. Also, at the time you are entitled to receive a distribution, the Administrator will provide you with a notice explaining the rules regarding the taxation of the distribution. Please see the Summary Plan Description for further details.

You might be able to receive a distribution of the vested portion of some or all of your accounts in the Plan when you terminate employment with your Employer. The rules regarding the payment of death benefits to your beneficiary are described in the Article in the Summary Plan Description entitled "DISTRIBUTIONS UPON DEATH."

If you terminate employment and your vested benefit exceeds \$5,000, you will be entitled to a distribution within a reasonable time after the date the Participant terminates employment. You must consent to this distribution.

If you terminate employment, and the value of your vested benefit does not exceed \$5,000, then a distribution will automatically be paid to you even if you do not consent. Such distribution will be paid to you within a reasonable period of time after your termination of employment.

You may also withdraw money from the Plan from certain accounts if you have reached age 59 1/2, if you incurred a financial hardship or if you have been a Participant in the Plan for at least 60 months. However, there are various rules and requirements that you must meet before any withdrawal is permitted. See the Article in the Summary Plan Description entitled "DISTRIBUTIONS PRIOR TO TERMINATION OF EMPLOYMENT" for more details.

You may withdraw money from your rollover account at any time. See the Article in the Summary Plan Description entitled "DISTRIBUTIONS PRIOR TO TERMINATION OF EMPLOYMENT" for more details.

Qualified reservist distributions. If you: (i) are a reservist or National Guardsman; (ii) were/are called to active duty after September 11, 2001; and (iii) were/are called to duty for at least 180 days or for an indefinite period, you may take a distribution of your elective deferrals under the Plan while you are on active duty, regardless of your age. The 10% premature federal distribution penalty tax, normally applicable to Plan distributions made before you reach age 59 1/2, will not apply to the distribution. You also may repay the distribution to an IRA, without limiting amounts you otherwise could contribute to the IRA, provided you make the repayment within 2 years following your completion of active duty.

Distributions for deemed severance of employment. If you are on active military duty for more than 30 days, then the Plan generally treats you as having severed employment for purposes of receiving a distribution from the Plan from all contribution accounts. If you request a distribution on account of this deemed severance of employment and all or part of the distribution is taken from elective deferrals, then you are not permitted to make any contributions to the Plan for six (6) months after the date of the distribution.

V. Administrative procedures

The amount you elect to defer will be deducted from your pay in accordance with a procedure established by the Administrator. Your election will become effective as soon as administratively feasible. Your election will remain in effect until you modify or terminate it.

You may revoke or make modifications to your salary deferral election in accordance with procedures that the Plan Administrator provides.

In addition to any other election periods provided above, you may make or modify a deferral election during the 30-day period immediately preceding the Plan Year for which this notice is being provided. For the Plan Year you become eligible to make deferrals, you may complete a salary deferral agreement during a 30-day period that includes the date you become eligible.

If you decide to start or change your elective deferral, you must complete the salary reduction agreement and return it to the Plan Administrator.

VI. Investments

Right to direct investment/default investment. You have the right to direct the investment of your accounts in any of the investment choices explained in the investment information materials provided to you.

We encourage you to make an investment election to ensure that amounts in the Plan are invested in accordance with your long-term investment and retirement plans. However, if you do not make an investment election, then the amounts that you could have elected to invest will be invested in a default investment that the Plan officials have selected.

VII. Employer's right to terminate Plan

Pursuant to the terms of the Plan, your Employer has the right, at any time, to terminate the Plan. Termination of the Plan will result in the discontinuance of all contributions to the Plan (including the safe harbor 403(b) contribution) with respect to any compensation you receive after the effective date of the termination. Termination of the Plan will not affect your right to receive any contributions you have accrued as of the effective date of the termination.

VIII. Maximum annual amount that can be contributed

The law imposes a limit on the amount of contributions (both Employer contributions and elective deferrals, but excluding Age 50 Catch-Up Deferrals) that may be made to your accounts during a year. For 2019, this total cannot exceed the lesser of \$56,000 or 100% of your includible compensation (generally your compensation for the prior 12 month period). After 2019, the dollar limit might increase for cost-of-living adjustments. Your includible compensation for purposes of this limit is limited for 2019 to \$280,000. After 2019, the dollar limit for includible compensation might increase in future years for cost-of-living adjustments.

The above limit may also need to be applied by taking into account contributions made to other retirement plans in which you are a participant. If you have more than 50% control of a corporation, partnership, and/or sole proprietorship, then the above limit is based on contributions made to this Plan as well as contributions made to any 403(b) or qualified plans maintained by the businesses you control. If you control another business that maintains a plan in which you participate, then you are responsible for providing the Plan Administrator with information necessary to apply the annual contribution limits. If you fail to provide necessary and correct information to the Plan Administrator, it could result in adverse tax consequences to you, including the inability to exclude contributions to the Plan from your gross income for tax purposes.

IX. Additional information

This notice is not a substitute for the Summary Plan Description. The provisions of the Plan are very complex and you should always look at the Summary Plan Description if you have any questions about the Plan. If, after reading the Summary Plan Description, you still have questions, contact the Plan Administrator.

The name, address and business telephone number of the Plan's Advisor are:

Contact: Jeff Schober
Address: 215 Southwind, Ste. 201
Manhattan, KS 66503
Telephone: 785-537-0754

403(B) THRIFT PLAN FOR PRAIRIESTAR HEALTH CENTER, INC.

QUALIFIED DEFAULT INVESTMENT ALTERNATIVE NOTICE

This is an annual notice and only applies to the Plan Year beginning on July 1, 2019.

Right to direct investment/default investment. You have the right to direct the investment of your accounts under the Plan (your "directed accounts") in any of the investment choices explained in the investment information materials provided to you.

We encourage you to make an investment election to ensure that amounts in the Plan are invested in accordance with your long-term investment and retirement plans. However, **if you do not make an investment election**, then the amounts that you could have elected to invest will be invested in a default investment that the Plan officials have selected.

Description of default investment. The default investment is:

Multiple Default Investments:

| Date of Birth | Name of Investment |
|------------------|---|
| 1947 and earlier | American Funds 2010 Trgt Date Retire R6 |
| 1948-1952 | American Funds 2015 Trgt Date Retire R6 |
| 1953-1957 | American Funds 2020 Trgt Date Retire R6 |
| 1958-1962 | American Funds 2025 Trgt Date Retire R6 |
| 1963-1967 | American Funds 2030 Trgt Date Retire R6 |
| 1968-1972 | American Funds 2035 Trgt Date Retire R6 |
| 1973-1977 | American Funds 2040 Trgt Date Retire R6 |
| 1978-1982 | American Funds 2045 Trgt Date Retire R6 |
| 1983-1987 | American Funds 2050 Trgt Date Retire R6 |
| 1988-1992 | American Funds 2055 Trgt Date Retire R6 |
| 1993 and later | American Funds 2060 Trgt Date Retire R6 |

Investment objectives: Depending on the proximity to its target date, the fund will seek to achieve the following objectives to varying degrees: growth, income and conservation of capital. The fund will increasingly emphasize income and conservation of capital by investing a greater portion of its assets in bond, equity-income and balanced funds as it passes its target date. In this way, the fund seeks to balance total return and stability over time.

Risk and return characteristics (if applicable): The Fund is subject to the risks associated with the stock and bond markets, any of which could cause an investor to lose money.

Fees and expenses: 0.34%-0.49%

Right to alternative investment. If the Plan invests some or all of your directed accounts in the default investment, then you have the continuing right to direct the investment of your directed accounts in one or more of the other investment choices available to you as explained above. Subject to the terms of the investment vehicle, you may change your investments at any time.

No investment fees or expenses will be charged if you elect an alternative investment within 90 days after first being subject to the default investment. However, your account will be adjusted for any investment gains or losses. If, you elect to transfer to an alternative investment after the 90-day period beginning on the date of your first elective deferral, then the following fees and/or restrictions will apply:

N/A

Where to go for further investment information. To learn more about the Plan's investment alternatives and procedures for changing how your accounts are invested you can contact the Plan Administrator at:

Contact: Jeff Schober

Address: 215 Southwind, Ste. 201

Manhattan, KS 66503

Telephone: 785-537-0754

403(b) Thrift Plan of PrairieStar Health Center, Inc.
PARTICIPANT NOTICE CONCERNING PLAN FEES AND EXPENSES

This notice contains important information concerning your retirement plan, the 403(b) Thrift Plan of PrairieStar Health Center, Inc. The first part of this notice provides you with general information about the plan, including any expenses you might incur through participation in the plan or through taking advantage of different plan services and features. The second part of this notice, an investment comparative chart, provides information about the plan's investment options chosen by your employer, in its capacity as fiduciary of the plan, including any fees or expenses associated with those investment options. If you have any questions concerning any of this information, please contact the plan's advisor, DPI Benefits, at 785-537-0754.

General Plan Information

The plan is intended to be a participant-directed individual account plan as described in Section 404(c) of the Employee Retirement Income Security Act. This simply means that it is a plan under which you, as participant, "exercise control" over the investments in your plan account. The fiduciaries of the plan may be relieved of liability, or responsibility, for any losses that you may experience as a direct result of your investment decisions.

You are able to direct investments in your plan account by going to www.horacemann.com/myaccount. You can also direct investments in your plan account by completing the Retirement Advantage Allocation Changes form, which is available in the "Forms" tab at www.horacemann.com/myaccount, and then mailing or faxing the form to the address / facsimile number referenced in the form. Horace Mann will not process transaction requests that are ambiguous or in conflict with other requests until clarification is received from you. 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.

As a plan participant, you may request certain information from the plan's advisor. This information may include: annual operating expenses of the plan's investment options; copies of prospectuses, financial statements, reports or other materials relating to the investment options offered under the plan; a list of assets contained in the investment options' portfolios and the value of those assets and fund units or shares; and the past and current performance of each investment option.

Plan Expenses

Plan administrative expenses – These are charges for the plan's administrative services, such as the plan's recordkeeping services. In your plan, your plan account is charged with an annual asset-based fee of 0.55% of plan assets in your account to cover the cost of recordkeeping services, custody services, call support services and other features of the plan. There is also an account fee of \$16.00 charged each year to cover administrative costs. There is an annual asset-based fee of 0.75% of plan assets in your account to cover the costs of investment advice provided to the plan and participants by DPI Benefits. These fees are not reflected in the total annual operating expenses of any investment option offered under the plan. Your employer has, at its discretion, elected to pay all of these plan administrative expenses.

Individual expenses – Below are current charges that will be assessed against your plan account balance if you take advantage of certain plan services and features.

| Expense Type | Expense Amount |
|--|-----------------------|
| Distributions | \$20/distribution |
| Reprocessing of Distributions | \$50/distribution |
| Next Day Mailing Expense of Distribution | \$60/ mailing |
| Installment Payment Setup | \$75/set up |
| Annuity Payment Setup | \$125/set up |
| Processing Qualified Domestic Relations Orders | \$100/order |

You will receive a quarterly plan account statement showing the amount of individual expenses charged to your plan account during the preceding quarter. Additional individual expenses may be charged against your plan account based upon investment options that you select. Please refer to the investment comparative chart for more information on these expenses.

Investment Comparative Chart

The attached Investment Comparative Chart includes important information to help you compare the investment options available under the plan. The investment-related information is based on information received from unaffiliated third parties, with the exception of information concerning the Horace Mann Group Unallocated Fixed Annuity (“GUFA”). In providing access to information received from unaffiliated third parties or information that is replicated from such materials, Horace Mann makes no representation as to the completeness or accuracy of such materials.

As you review the information in the chart, please keep in mind that fees and expenses are only one of many factors to consider when you decide to invest in an investment option. You may want to think about whether an investment in a particular option, along with your other investments, will help you achieve your financial goals. The cumulative effect of fees and expenses can substantially reduce the growth of a plan account. Plan participants and beneficiaries can visit the DOL Employee Benefit Security Administration's website for an example demonstrating the long-term effect of fees and expenses at <http://www.dol.gov/ebsa>

More current information about your plan's investment options, including fees and expenses and performance updates, is available at www.retire.horacemann.com/pshc.

Annuity Option

The GUFA is currently the only investment option available through the plan that gives you the opportunity to receive a guaranteed stream of payments at regular intervals (an annuity). The GUFA is issued by Horace Mann Life Insurance Company. The guarantees available under the GUFA are provided by Horace Mann Life Insurance Company and are based on the financial stability of the company. Please note the below additional information concerning the annuity payment option available through the GUFA.

| Annuity Payment Option | Pricing Factors | Restrictions / Fees |
|--|---|---------------------------------|
| Provides a guaranteed stream of income for your life, or provides monthly payments guaranteed for 10, 15 or 20 years, based on the annuitized value of your account balance. | The employer can make a withdrawal from your account under the GUFA and apply the annuitized value of the withdrawal to purchase an annuity option on your behalf. The monthly annuity payment purchased by each \$1,000 of annuitized value depends on the annuity option selected. Annuity payments are based on the number of guaranteed payments selected, and the age and sex of the participant on the participant's annuity date. If you die before all guaranteed annuity payments have been made, the remaining annuity payments, if any, will be paid to your designated beneficiary. | There are no surrender charges. |

This is a general summary of the GUFA (Horace Mann's unallocated group fixed annuity contract IC-462000), which is underwritten by Horace Mann Life Insurance Company. For additional information on the GUFA, please refer to the GUFA fact sheet available at www.retire.horacemann.com/pshc/investments. The GUFA is not a mutual fund or other security. It is a fixed annuity contract in which participants of retirement plans can receive guaranteed interest credited to their account and receive guaranteed annuity income if they so choose, subject to the plan's requirements. Annuity contracts have terms and limitations for keeping them in force. In an unallocated annuity, the recordkeeper maintains records for the individual participant – not the insurance company. Horace Mann has a financial interest in the GUFA, and will receive compensation from plan participants' and beneficiaries' contributions to the GUFA in an amount equal to the difference between the amount of interest paid to participant and beneficiary accounts and the amount of earnings on investments which Horace Mann Life Insurance Company makes with contributions made to the GUFA.

Glossary

Please visit <http://www.tcrfund.com/glossaryofterms> for a glossary of investment terms relevant to the investment options under the plan. The glossary is intended to help you better understand your investment options.

PrairieStar Health Center Inc
403(b) Thrift Plan for PrairieStar Health Center Inc.
Investment Comparative Chart As Of 03/31/2019

This document includes important information to help you compare the investment options under your retirement plan. If you want additional information about your investment options, you can go to the specific Internet Web site address shown below or you can contact the plan administrator. A free paper copy of the information available on the Web site(s) can be obtained by contacting your plan administrator. In providing access to disclosure materials provided by third-party investment issuers or information that is replicated from such materials, Horace Mann Service Corporation and its affiliates make no representation as to the completeness or accuracy of such materials.

Performance Information

The table below shows how plan investment alternatives have performed over time and allows you to compare them with an appropriate benchmark for the same time periods. Past performance does not guarantee how the investment option will perform in the future. Your investment in these options could lose money. Information about an option's principal risks is available on the Web site(s).

| Plan Investment | Average Annual Total Return as of 03/31/2019 | | | | Benchmark Returns | | | |
|--|---|------|-------|-----------------------------|-------------------|------|-------|-----------------------------|
| | 1yr. | 5yr. | 10yr. | Inception | 1yr. | 5yr. | 10yr. | Inception * |
| Asset Allocation | | | | | | | | |
| American Funds Target Date 2015 (RFJTX) http://www.tcrfund.com/fund/HOR100/02630T290 | 4.58 | 5.23 | N/A | 8.81 (since 07/13/2009) | 4.41 | 4.62 | | 8.17 (since 07/13/2009) |
| Morningstar Lifetime Allocation Moderate | | | | | | | | |
| American Funds Target Date 2020 (RRCTX) http://www.tcrfund.com/fund/HOR100/02630T316 | 4.61 | 5.70 | N/A | 9.59 (since 07/13/2009) | 4.50 | 5.00 | | 8.96 (since 07/13/2009) |
| Morningstar Lifetime Allocation Moderate | | | | | | | | |
| American Funds Target Date 2025 (RFDTX) http://www.tcrfund.com/fund/HOR100/02630T324 | 4.42 | 6.27 | N/A | 10.67 (since 07/13/2009) | 4.52 | 5.47 | | 9.84 (since 07/13/2009) |
| Morningstar Lifetime Allocation Moderate | | | | | | | | |
| American Funds Target Date 2030 (RFETX) http://www.tcrfund.com/fund/HOR100/02630T332 | 4.48 | 7.12 | N/A | 11.46 (since 07/13/2009) | 4.42 | 5.95 | | 10.63 (since 07/13/2009) |
| Morningstar Lifetime Allocation Moderate | | | | | | | | |
| American Funds Target Date 2035 (RFFTX) http://www.tcrfund.com/fund/HOR100/02630T340 | 4.61 | 7.77 | N/A | 11.84 (since 07/13/2009) | 4.18 | 6.33 | | 11.15 (since 07/13/2009) |
| Morningstar Lifetime Allocation Moderate | | | | | | | | |
| American Funds Target Date 2040 (RFGTX) http://www.tcrfund.com/fund/HOR100/02630T357 | 4.63 | 7.98 | N/A | 11.16 (since 07/27/2009) | 3.87 | 6.51 | | 10.34 (since 07/27/2009) |
| Morningstar Lifetime Allocation Moderate | | | | | | | | |
| American Funds Target Date 2045 (RFHTX) http://www.tcrfund.com/fund/HOR100/02630T365 | 4.61 | 8.12 | N/A | 12.09 (since 07/13/2009) | 3.59 | 6.53 | | 11.37 (since 07/13/2009) |
| Morningstar Lifetime Allocation Moderate | | | | | | | | |
| American Funds Target Date 2050 (RFITX) http://www.tcrfund.com/fund/HOR100/02630T373 | 4.66 | 8.19 | N/A | 12.13 (since 07/13/2009) | 3.39 | 6.46 | | 11.30 (since 07/13/2009) |
| Morningstar Lifetime Allocation Moderate | | | | | | | | |

PrairieStar Health Center Inc
403(b) Thrift Plan for PrairieStar Health Center Inc.
Investment Comparative Chart As Of 03/31/2019

| Plan Investment | Average Annual Total Return as of 03/31/2019 | | | | Benchmark Returns | | | |
|--|---|------|-------|-----------------------------|-------------------|------|-------|-----------------------------|
| | 1yr. | 5yr. | 10yr. | Inception | 1yr. | 5yr. | 10yr. | Inception * |
| American Funds Target Date 2055 (RFKTX) http://www.tcrfund.com/fund/HOR100/02630T217 | 4.64 | 8.18 | N/A | 10.61 (since 02/01/2010) | 3.39 | 6.46 | | 9.44 (since 02/01/2010) |
| Morningstar Lifetime Allocation Moderate | | | | | | | | |
| American Funds Trgt 2010 (RFTTX) http://www.tcrfund.com/fund/HOR100/02630T282 | 4.37 | 4.94 | N/A | 8.28 (since 07/13/2009) | 4.28 | 4.28 | | 7.50 (since 07/13/2009) |
| Morningstar Lifetime Allocation Moderate | | | | | | | | |
| American Funds Trgt 2060 (RFUTX) http://www.tcrfund.com/fund/HOR100/02631C320 | 4.55 | N/A | N/A | 8.24 (since 03/27/2015) | 3.39 | | | 6.73 (since 03/27/2015) |
| Morningstar Lifetime Allocation Moderate | | | | | | | | |
| T. Rowe Price Personal Strat Gr (TGIPX) http://www.tcrfund.com/fund/HOR100/77957L500 | 3.77 | N/A | N/A | 11.46 (since 03/23/2016) | 3.76 | | | 10.41 (since 03/23/2016) |
| Morningstar Aggressive Target Risk TR US | | | | | | | | |
| T. Rowe Price Personal Strat I (PIPIX) http://www.tcrfund.com/fund/HOR100/77957L609 | 3.56 | N/A | N/A | 7.34 (since 03/23/2016) | 4.30 | | | 6.43 (since 03/23/2016) |
| Morningstar Conservative Target Risk TR | | | | | | | | |
| Balanced | | | | | | | | |
| T. Rowe Price Personal Strat Bal (TPPAX) http://www.tcrfund.com/fund/HOR100/77957L401 | 3.78 | N/A | N/A | 9.48 (since 03/23/2016) | 4.42 | | | 8.39 (since 03/23/2016) |
| Morningstar Moderate Target Risk TR USD | | | | | | | | |
| Diversified Emerging Markets | | | | | | | | |
| DFA Emerging Markets Core (DFCEX) http://www.tcrfund.com/fund/HOR100/233203421 | -9.48 | 3.44 | 9.85 | | -6.04 | 4.45 | 10.15 | |
| Morningstar Emerging Markets GR USD | | | | | | | | |
| Foreign Large Blend | | | | | | | | |
| Vanguard Total Intl Stock Index Admiral (VTIAX) http://www.tcrfund.com/fund/HOR100/921909818 | -5.23 | 2.77 | N/A | 4.47 (since 11/29/2010) | -3.98 | 3.80 | | 5.41 (since 11/29/2010) |
| Morningstar Global Markets ex-US GR USD | | | | | | | | |
| Foreign Large Growth | | | | | | | | |
| American Funds EuroPacific R6 (REGRX) http://www.tcrfund.com/fund/HOR100/298706821 | -4.66 | 4.27 | N/A | 8.87 (since 05/01/2009) | -3.98 | 3.80 | | 8.81 (since 05/01/2009) |
| Morningstar Global Markets ex-US GR USD | | | | | | | | |
| Growth | | | | | | | | |
| MFS New Discovery (NDVVX) http://www.tcrfund.com/fund/HOR100/552982696 | 6.43 | 8.01 | N/A | 12.71 (since 07/02/2012) | -1.08 | 4.87 | | 10.11 (since 07/02/2012) |
| Morningstar US Small Value TR USD | | | | | | | | |

PrairieStar Health Center Inc
403(b) Thrift Plan for PrairieStar Health Center Inc.
Investment Comparative Chart As Of 03/31/2019

| Plan Investment | Average Annual Total Return as of 03/31/2019 | | | | Benchmark Returns | | | |
|--|---|-------|-------|-----------------------------|------------------------------------|-------|-------|-----------------------------|
| | 1yr. | 5yr. | 10yr. | Inception | 1yr. | 5yr. | 10yr. | Inception * |
| T. Rowe Price Blue Chip Growth (TBCIX) http://www.tcrfund.com/fund/HOR100/77954Q403 | 12.24 | N/A | N/A | 16.26 (since 12/17/2015) | 13.52 | | | 15.07 (since 12/17/2015) |
| | | | | | Morningstar US Large Growth TR USD | | | |
| TIAA-CREF Large Cap Gr Indx (TILIX) http://www.tcrfund.com/fund/HOR100/87244W680 | 12.70 | 13.44 | 17.44 | | 13.52 | 14.42 | 17.60 | |
| | | | | | Morningstar US Large Growth TR USD | | | |
| Growth and Income | | | | | | | | |
| Allianzgl NFJ Mid-Cap Value (ANPRX) http://www.tcrfund.com/fund/HOR100/018922336 | -1.88 | N/A | N/A | -3.69 (since 12/18/2017) | 2.41 | | | 1.03 (since 12/18/2017) |
| | | | | | Morningstar US Mid Value TR USD | | | |
| American Funds Capital World Gr&Inc (RWIGX) http://www.tcrfund.com/fund/HOR100/140543810 | 0.62 | 6.34 | N/A | 10.91 (since 05/01/2009) | 2.59 | 6.96 | | 10.68 (since 05/01/2009) |
| | | | | | Morningstar Global Markets GR USD | | | |
| American Funds Inflation Linked (RILFX) http://www.tcrfund.com/fund/HOR100/02630D816 | 3.25 | 2.23 | N/A | 2.22 (since 11/01/2013) | 2.78 | 2.00 | | 1.85 (since 11/01/2013) |
| | | | | | Morningstar US TIPS TR USD | | | |
| Intermediate-Term Bond | | | | | | | | |
| BlackRock Total Return K (MPHQX) http://www.tcrfund.com/fund/HOR100/09252M743 | 4.01 | 3.21 | 5.93 | | 4.57 | 2.87 | 3.71 | |
| | | | | | Morningstar US Core Bond TR USD | | | |
| Large Blend | | | | | | | | |
| Vanguard 500 Index Admiral (VFIAX) http://www.tcrfund.com/fund/HOR100/922908710 | 9.46 | 10.87 | 15.90 | | 10.02 | 11.15 | 15.63 | |
| | | | | | Morningstar US Large Cap TR USD | | | |
| Large Value | | | | | | | | |
| JPMorgan Equity Income R6 (OIEJX) http://www.tcrfund.com/fund/HOR100/46636U876 | 8.51 | 9.46 | N/A | 12.63 (since 01/31/2012) | 7.17 | 8.45 | | 11.47 (since 01/31/2012) |
| | | | | | Morningstar US Large Value TR USD | | | |
| Mid-Cap Blend | | | | | | | | |
| Vanguard Mid-Cap Index Admiral (VIMAX) http://www.tcrfund.com/fund/HOR100/922908645 | 5.98 | 8.85 | 16.67 | | 7.28 | 9.39 | 17.39 | |
| | | | | | Morningstar US Mid Cap TR USD | | | |
| Mid-Cap Growth | | | | | | | | |

PrairieStar Health Center Inc
403(b) Thrift Plan for PrairieStar Health Center Inc.
Investment Comparative Chart As Of 03/31/2019

| Plan Investment | Average Annual Total Return as of 03/31/2019 | | | | Benchmark Returns | | | |
|--|---|-------|-------|-----------------------------|-------------------|------|-------|-----------------------------|
| | 1yr. | 5yr. | 10yr. | Inception | 1yr. | 5yr. | 10yr. | Inception * |
| JPMorgan Mid Cap Growth R6 (JMGGMX) http://www.tcrfund.com/fund/HOR100/4812C2288 | 11.39 | 10.58 | N/A | 15.14 (since 11/01/2011) | 5.80 | 8.77 | | 13.71 (since 11/01/2011) |
| Morningstar US Mid Core TR USD | | | | | | | | |
| Other | | | | | | | | |
| Horace Mann Grp Unall Fixed Annuity (HMGFE) www.retire.horacemann.com/pshc/investments See below disclosure for important additional details on HMGFE.** | N/A | N/A | N/A | | N/A | N/A | N/A | |
| Real Estate | | | | | | | | |
| Vanguard Real Estate (VGSXLX) http://www.tcrfund.com/fund/HOR100/921908877 | 20.04 | 8.79 | 18.33 | | 14.48 | 4.57 | 13.29 | |
| Morningstar US Real Estate Sector PR USD | | | | | | | | |
| Small Blend | | | | | | | | |
| DFA US Small Cap Instl (DFSTX) http://www.tcrfund.com/fund/HOR100/233203843 | -0.83 | 6.15 | 16.43 | | 3.14 | 7.02 | 16.37 | |
| Morningstar US Small Cap TR USD | | | | | | | | |
| Small Growth | | | | | | | | |
| JPMorgan Small Cap Growth R6 (JGSMX) http://www.tcrfund.com/fund/HOR100/48121L825 | 11.60 | 12.23 | N/A | 14.61 (since 11/30/2010) | 8.94 | 9.58 | | 12.62 (since 11/30/2010) |
| Morningstar US Small Growth TR USD | | | | | | | | |
| World Bond | | | | | | | | |
| Prudential Global Total Return Q (PGTQX) http://www.tcrfund.com/fund/HOR100/74439A509 | 0.40 | 3.25 | N/A | 3.61 (since 02/03/2012) | 2.47 | 3.34 | | 3.58 (since 02/03/2012) |
| Morningstar Global Markets ex-US Governm | | | | | | | | |
| World Stock | | | | | | | | |
| American Funds New Perspective (RNPGX) http://www.tcrfund.com/fund/HOR100/648018810 | 5.34 | 9.18 | N/A | 13.12 (since 05/01/2009) | 2.59 | 6.96 | | 10.68 (since 05/01/2009) |
| Morningstar Global Markets GR USD | | | | | | | | |
| Money Market | | | | | | | | |
| Cash Fund (CASH) | 0.68 | 1.75 | 1.98 | | | | | |
| (performance as of 06/30/2003) | | | | | | | | |

* Performance data is since inception date of the fund, if fewer than 10 years of performance is available

** HORACE MANN GROUP UNALLOCATED FIXED ACCOUNT (HMGFE)

HMGFE is a fixed return investment alternative designed for participants who have concerns regarding asset protection. HMGFE's current credited interest rate is shown on https://www.horacemann.com/~media/Documents/Fund%20Fact%20Sheets/RA-000083_pshc. The current credited interest rate is fixed bi-annually on January 1 and July 1, and is guaranteed only for six months. The minimum guaranteed annual effective interest rate is 1%.

PrairieStar Health Center Inc
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Investment Comparative Chart As Of 03/31/2019

Fee and Expense Information

The table below shows fee and expense information for plan investment alternatives. Fees shown below are in addition to Total Annual Operating Expenses.

| Plan Investment | Total Annual Operating Expenses | | Shareholder Type Fees |
|-------------------------------------|---------------------------------|------------|-----------------------|
| | As a % | Per \$1000 | |
| Asset Allocation | | | |
| American Funds Target Date 2015 | 0.33% | \$3.30 | |
| American Funds Target Date 2020 | 0.34% | \$3.40 | |
| American Funds Target Date 2025 | 0.36% | \$3.60 | |
| American Funds Target Date 2030 | 0.38% | \$3.80 | |
| American Funds Target Date 2035 | 0.39% | \$3.90 | |
| American Funds Target Date 2040 | 0.40% | \$4.00 | |
| American Funds Target Date 2045 | 0.40% | \$4.00 | |
| American Funds Target Date 2050 | 0.41% | \$4.10 | |
| American Funds Target Date 2055 | 0.42% | \$4.20 | |
| American Funds Trgt 2010 | 0.33% | \$3.30 | |
| American Funds Trgt 2060 | 0.44% | \$4.40 | |
| T. Rowe Price Personal Strat Gr | 0.75% | \$7.50 | |
| T. Rowe Price Personal Strat I | 0.68% | \$6.80 | |
| Balanced | | | |
| T. Rowe Price Personal Strat Bal | 0.75% | \$7.50 | |
| Diversified Emerging Markets | | | |
| DFA Emerging Markets Core | 0.52% | \$5.20 | |
| Foreign Large Blend | | | |
| Vanguard Total Intl Stock Index Adm | 0.11% | \$1.10 | |
| Foreign Large Growth | | | |
| American Funds EuroPacific R6 | 0.49% | \$4.90 | |
| Growth | | | |
| MFS New Discovery | 0.97% | \$9.70 | |
| T. Rowe Price Blue Chip Growth | 0.57% | \$5.70 | |
| TIAA-CREF Large Cap Gr Indx | 0.05% | \$0.50 | |
| Growth and Income | | | |
| Allianzgl NFJ Mid-Cap Value | 0.81% | \$8.10 | |
| American Funds Capital World Gr&Ir | 0.44% | \$4.40 | |
| American Funds Inflation Linked | 0.36% | \$3.60 | |

PrairieStar Health Center Inc
403(b) Thrift Plan for PrairieStar Health Center Inc.
Investment Comparative Chart As Of 03/31/2019

| Plan Investment | Total Annual Operating Expenses | | Shareholder Type Fees |
|----------------------------------|---------------------------------|------------|-----------------------|
| | As a % | Per \$1000 | |
| Intermediate-Term Bond | | | |
| BlackRock Total Return K | 0.38% | \$3.80 | |
| Large Blend | | | |
| Vanguard 500 Index Admiral | 0.04% | \$0.40 | |
| Large Value | | | |
| JPMorgan Equity Income R6 | 0.50% | \$5.00 | |
| Mid-Cap Blend | | | |
| Vanguard Mid-Cap Index Admiral | 0.05% | \$0.50 | |
| Mid-Cap Growth | | | |
| JPMorgan Mid Cap Growth R6 | 0.77% | \$7.70 | |
| Other | | | |
| Horace Mann Grp Unall Fixed Ann | N/A | N/A | |
| Real Estate | | | |
| Vanguard Real Estate | 0.12% | \$1.20 | |
| Small Blend | | | |
| DFA US Small Cap Instl | 0.37% | \$3.70 | |
| Small Growth | | | |
| JPMorgan Small Cap Growth R6 | 0.81% | \$8.10 | |
| World Bond | | | |
| Prudential Global Total Return Q | 0.58% | \$5.80 | |
| World Stock | | | |
| American Funds New Perspective | 0.45% | \$4.50 | |
| Money Market | | | |
| Cash Fund | | | |

The cumulative effect of fees and expenses can substantially reduce the growth of your retirement savings. Visit the Department of Labor's Web site for an example showing the long-term effect of fees and expenses at <https://www.dol.gov/agencies/ebsa/about-ebsa/our-activities/resource-center/publications/understandingretirementplanfeesandexpenses>. Fees and expenses are only one of many factors to consider when you decide to invest in an option. You may also want to think about whether an investment in a particular option, along with your other investments, will help you achieve your financial goals.

PrairieStar Health Center Inc
403(b) Thrift Plan for PrairieStar Health Center Inc.
Investment Comparative Chart As Of 03/31/2019

Investment Restrictions

In addition to any restrictions imposed by the plan, the following restrictions are imposed by the plan investment alternative.

DFA Emerging Markets Core

Excessive trading violation will result in a trading restriction period of 90 days. Maximum of 1 round trip allowed per 30 days period.

DFA US Small Cap Instl

DFA Funds

The fund has adopted purchase blocking procedures where an investor has engaged in any two purchases and two redemptions (including redemptions that are part of an exchange transaction) in a Portfolio in any rolling 30 calendar day monitoring period (i.e., two “round trips”), the Funds and Dimensional intend to block the investor from making any additional purchases in that Portfolio for 90 calendar days (a “purchase block”).

Market Timing

Market Timing Restriction. Allowed 1 sell transaction in the amount of \$25,000 or greater followed by 1 purchase transaction of \$25,000 within 30 days of the sell transaction. The second round trip in the same 30 day period will be allowed but cause a subsequent purchase block for the next 90 days.

Excessive trading violation will result in a trading restriction period of 90 days. Maximum of 1 round trip allowed per 30 days period.

JPMorgan Equity Income R6

Excessive trading violation will result in a trading restriction period of 90 days. Maximum of 1 round trip allowed per 60 days period.

JPMorgan Mid Cap Growth R6

Excessive trading violation will result in a trading restriction period of 90 days. Maximum of 1 round trip allowed per 60 days period.

JPMorgan Small Cap Growth R6

Excessive trading violation will result in a trading restriction period of 90 days. Maximum of 1 round trip allowed per 60 days period.

MFS New Discovery

Maximum of 2 round trips allowed per 3 month period.

Prudential Global Total Return Q

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A round trip is defined as a buy and sell that occur within 90 days. Excessive trading violation will result in a trading restriction period of 90 days. Maximum of 1 round trip allowed per 90 days period.

TIAA-CREF Large Cap Gr Indx

A round trip is defined as a buy and sell that occur within 60 days.

Vanguard 500 Index Admiral

Investment restrictions

Maximum of 1 round trip allowed per 60 days. Each Vanguard fund (other than money market funds and short-term bond funds, but including Vanguard Short-Term Inflation-Protected Securities Index Fund) limits an investor's purchases or exchanges into a fund account for 60 calendar days after the investor has redeemed or exchanged out of that fund. ETF Shares are not subject to these frequent-trading limits.

Market Timing

Market Timing Restriction. A sell transaction of \$1 or greater will result in a block from making a purchase transaction of \$1 or greater for the next 60 days.

Vanguard Frequent-Trading

Investors who redeem or exchange out of this fund will be unable to purchase or exchange back into this fund for 30 calendar days.

vanguard MT

Redemptions of any amount will preclude reinvesting in the fund for 60 calendar days after the redemption transaction.

A round trip is defined as a buy and sell that occur within 30 days.

Vanguard Short Term Trading

Detection of a pattern of short-term trading may include applying to a client's accounts the 60-day policy prohibiting a client's purchases of fund shares, and/or revoking the client's exchange privilege

Vanguard Mid-Cap Index Admiral

Excessive Trading Policy

A transfer into this fund will not be permitted if a prior transfer was made out of this fund in the last 60 calendar days.

Market Timing

Market Timing Restriction. A sell transaction of \$1 or greater will result in a block from making a purchase transaction of \$1 or greater for the next 60 days.

Vanguard Frequent-Trading

Investors who redeem or exchange out of this fund will be unable to purchase or exchange back into this fund for 30 calendar days.

vanguard MT

Redemptions of any amount will preclude reinvesting in the fund for 60 calendar days after the redemption transaction.

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A round trip is defined as a buy and sell that occur within 30 days.

Vanguard Short Term Trading

Detection of a pattern of short-term trading may include applying to a client's accounts the 60-day policy prohibiting a client's purchases of fund shares, and/or revoking the client's exchange privilege

Vanguard Real Estate

Market Timing

Market Timing Restriction. A sell transaction of \$1 or greater will result in a block from making a purchase transaction of \$1 or greater for the next 30 days.

Vanguard Frequent-Trading

Investors who redeem or exchange out of this fund will be unable to purchase or exchange back into this fund for 30 calendar days.

A round trip is defined as a buy and sell that occur within 30 days.

Vanguard Short Term Trading

Detection of a pattern of short-term trading may include applying to a client's accounts the 60-day policy prohibiting a client's purchases of fund shares, and/or revoking the client's exchange privilege

Vanguard Total Intl Stock Index Admiral

Excessive Trading Policy

A transfer into this fund will not be permitted if a prior transfer was made out of this fund in the last 60 calendar days.

Market Timing

Market Timing Restriction. A sell transaction of \$1 or greater will result in a block from making a purchase transaction of \$1 or greater for the next 60 days.

Vanguard

Each Vanguard fund (other than money market funds and short-term bond funds) limits an investor's purchases or exchanges into a fund account for 60 calendar days after the investor has redeemed or exchanged out of that fund account.

Vanguard Frequent-Trading

Investors who redeem or exchange out of this fund will be unable to purchase or exchange back into this fund for 30 calendar days.

A round trip is defined as a buy and sell that occur within 30 days.

Horace Mann Group Unallocated Fixed Account

Transfers

Transfers are only permitted to non-competing options (a competing option provides a guarantee of interest or is a portfolio of fixed income or similar assets or is another annuity), and transfers must be held in the non-competing option for a period of no less than 90 days.



Salary Reduction Agreement

A. Employee Information:

Employer Name: _____
Employee Name: _____
Address: _____ City: _____
State: _____ Zip: _____ Phone: _____
Birth Date: _____ Last four of SSN: _____
Hire Date: _____ Email: _____

B. Contributions:

So I may obtain the benefits of Section 403(b) of the Internal Revenue Code of 1986, as amended, I request that my salary be reduced by the amount(s) identified below, and that this reduction be applied to my Horace Mann Retirement Advantage retirement account.

1. Pretax Contributions

Effective (mm/dd/yyyy) _____, please reduce my salary as follows:

For my 403(b) contributions, reduce my salary by _____ % per pay

Please stop my 403(b) contributions

2. Designated Roth Contributions (if available under the applicable plan)

Effective (mm/dd/yyyy) _____, please reduce my salary for after-tax designated Roth contributions as follows:

For my Roth 403(b) contributions, reduce my salary by _____ % per pay

Please stop my Roth 403(b) contributions

C. Employee Authorization:

Employee Signature

Date

I understand this Salary Reduction Agreement replaces any earlier agreement and will remain in effect as long as I remain eligible to participate under the 403(b) plan, until I provide a request to end my salary reduction contributions, or until I provide a new Salary Reduction Agreement.

BCG
51 Haddonfield Road
Suite 200
Cherry Hill, NJ 08002
Fax 856-824-1890

Retirement Advantage Designation of Beneficiary Form

Employer Name (if applicable): _____

Account: 403(b)/403(b) Roth Account 457(b)/457(b) Roth Account
 401(a) Account IRA Account Roth IRA Account

Please note: I hereby revoke all previous beneficiary designations and direct that my account be distributed to the beneficiary designation(s) below. Please see the Spousal Consent section on page 2 if you are married and would like to designate a Primary Beneficiary other than your spouse.

1. Client Information

First Name: _____ Last Name: _____

Last 4 of Social Security Number (SSN): _____

Married: Yes No

2. Primary Beneficiary

Name/Trust: _____ DOB/Trust date: _____ SSN/EIN: _____

Address: _____ City: _____ State: _____ ZIP: _____

Relationship: _____ Phone: _____ Percent (whole % only): _____

Name/Trust: _____ DOB/Trust date: _____ SSN/EIN: _____

Address: _____ City: _____ State: _____ ZIP: _____

Relationship: _____ Phone: _____ Percent (whole % only): _____

Name/Trust: _____ DOB/Trust date: _____ SSN/EIN: _____

Address: _____ City: _____ State: _____ ZIP: _____

Relationship: _____ Phone: _____ Percent (whole % only): _____

Name/Trust: _____ DOB/Trust date: _____ SSN/EIN: _____

Address: _____ City: _____ State: _____ ZIP: _____

Relationship: _____ Phone: _____ Percent (whole % only): _____

Name/Trust: _____ DOB/Trust date: _____ SSN/EIN: _____

Address: _____ City: _____ State: _____ ZIP: _____

Relationship: _____ Phone: _____ Percent (whole % only): _____

3. Contingent Beneficiary

Name/Trust: _____ DOB/Trust date: _____ SSN/EIN: _____

Address: _____ City: _____ State: _____ ZIP: _____

Relationship: _____ Phone: _____ Percent (whole % only): _____

Name/Trust: _____ DOB/Trust date: _____ SSN/EIN: _____

Address: _____ City: _____ State: _____ ZIP: _____

Relationship: _____ Phone: _____ Percent (whole % only): _____

RABENE/RETADV

Name/Trust: _____ DOB/Trust date: _____ SSN/EIN: _____
 Address: _____ City: _____ State: _____ ZIP: _____
 Relationship: _____ Phone: _____ Percent (whole % only): _____
 Name/Trust: _____ DOB/Trust date: _____ SSN/EIN: _____
 Address: _____ City: _____ State: _____ ZIP: _____
 Relationship: _____ Phone: _____ Percent (whole % only): _____
 Name/Trust: _____ DOB/Trust date: _____ SSN/EIN: _____
 Address: _____ City: _____ State: _____ ZIP: _____
 Relationship: _____ Phone: _____ Percent (whole % only): _____

4. Client Signature

I understand that when this properly completed request is received by Horace Mann, this change of beneficiary will take effect as of the date the request was signed; subject to any action that Horace Mann may have taken prior to its receipt of the request.

Client Signature: _____ Date: _____

5. Spousal Consent

Spousal Consent is required in the following situations and if not obtained, the beneficiary designations will not be processed:

If the Plan is subject to ERISA regulations (Contact the Plan Administrator or Horace Mann if unknown)

If the Client resides in a Community Property State (AZ, CA, ID, LA, NM, NV, TX, WA, and WI)

I hereby approve of, and consent to the beneficiary designation adopted by my spouse as provided on the Designation of Beneficiary Form on the previous pages. I understand that I am entitled to receive a spouse's benefit unless I consent to a different beneficiary designation. I also understand that the designation on page 1 has the effect of causing account value to be paid to another beneficiary. I further understand that my spouse may not change the primary beneficiary designation on the previous pages hereof without first obtaining my written consent.

Spouse's Name: _____

Spouse's Signature: _____ Date: _____

Note: If spousal signature is not witnessed by a Horace Mann agent or Plan Advisor, the spousal signature must be witnessed by a Notary.

Sworn to, and witnessed by me, this _____ day of _____ (month), _____ (year)

Notary Public's Name: _____

Notary Public's Signature: _____

Notary Public's Stamp/Seal

6. How to Submit Your Request

If you have any questions about this form, please call the Contact Center at (800) 999-1030. Please return this completed form to HMSC for processing either via mail or fax as follows:

BCG

51 Haddonfield Road Suite 200
Cherry Hill, NJ 08002

OR Fax Number (856) 824-1890



BCG, a Horace Mann Company
 51 Haddonfield Road
 Suite 200
 Cherry Hill, NJ 08002
 Fax: 856-824-1890

Horace Mann Retirement Advantage – Allocation Election Form

A. Client Information:

Name: _____

Address: _____

City: _____ State: _____ Zip: _____

Email: _____ Phone: _____

Last 4 Digits of Client's SSN: _____

B. Allocation Election:

Please complete your allocation election below. This form cannot be processed unless the total allocation percentage equals 100%.

| # | Asset Class | Fund Name | Allocation Percentage |
|-----|------------------|---|-----------------------|
| 1. | Lifecycle | American Funds 2010 Trgt Date Retire R6 | |
| 2. | Lifecycle | American Funds 2015 Trgt Date Retire R6 | |
| 3. | Lifecycle | American Funds 2025 Trgt Date Retire R6 | |
| 4. | Lifecycle | American Funds 2020 Trgt Date Retire R6 | |
| 5. | Lifecycle | American Funds 2050 Trgt Date Retire R6 | |
| 6. | Lifecycle | American Funds 2045 Trgt Date Retire R6 | |
| 7. | Lifecycle | American Funds 2040 Trgt Date Retire R6 | |
| 8. | Lifecycle | American Funds 2055 Trgt Date Retire R6 | |
| 9. | Lifecycle | American Funds 2035 Trgt Date Retire R6 | |
| 10. | Lifecycle | American Funds 2030 Trgt Date Retire R6 | |
| 11. | Lifecycle | American Funds 2060 Trgt Date Retire R6 | |
| 12. | Asset Allocation | T. Rowe Price Personal Strat Inc I | |
| 13. | Asset Allocation | T. Rowe Price Personal Strat Bal I | |
| 14. | Asset Allocation | T. Rowe Price Personal Strat Gr I | |
| 15. | Large Value | JPMorgan Equity Income R6 | |
| 16. | Large Core | Vanguard 500 Index Admiral | |
| 17. | Large Growth | T. Rowe Price Blue Chip Growth I | |
| 18. | Large Growth | TIAA-CREF Large-Cap Gr Idx Instl | |
| 19. | Mid Value | AllianzGI NFJ Mid-Cap Value Instl | |
| 20. | Mid Core | Vanguard Mid Cap Index Admiral | |
| 21. | Mid Growth | JPMorgan Mid Cap Growth R6 | |
| 22. | Small Value | MFS New Discovery Value R6 | |



| # | Asset Class | Fund Name | Allocation Percentage |
|-----|----------------------|---|-----------------------|
| 23. | Small Core | DFA US Small Cap I | |
| 24. | Small Growth | JPMorgan Small Cap Growth R6 | |
| 25. | International | American Funds Europacific Growth R6 | |
| 26. | International | Vanguard Total Intl Stock Index Admiral | |
| 27. | Emerging Market | DFA Emerging Markets Core Equity I | |
| 28. | Global Equity | American Funds New Perspective R6 | |
| 29. | Global Equity | American Funds Capital World Gr&Inc R6 | |
| 30. | Core Fixed Income | BlackRock Total Return K | |
| 31. | U.S. Government TIPS | American Funds Inflation Linked Bd R6 | |
| 32. | Global Fixed Income | Prudential Global Total Return Q | |
| 33. | Real Estate | Vanguard Real Estate Index Admiral | |
| 34. | Fixed Account | Horace Mann Group Unallocated Fixed Annuity | |

Please apply this change to:

- Current Assets
 Future Contributions
 Both Current Assets and Future Contributions

C. Signature:

Participant Signature

Date



Auto | Home | Life | Retirement

RAWDL/RETADV

BCG

51 Haddonfield Road
Suite 200
Cherry Hill, NJ 08002
(856) 824-1890

ELECTION TO REFUND AND TO STOP DEFERRALS FORM

As an eligible employee under Employer, _____,
I hereby elect not to have any further deferrals automatically taken from my compensation and I elect to have the Plan distribute to me all of my prior automatic deferrals and allocable earnings or losses on the deferrals **to the address on file**. I understand that this election will not affect my ability to make future deferrals by subsequently electing to defer on a salary reduction agreement.

I understand that I must make this election within 90 days of the first automatic deferral being taken from my compensation and that this is a one-time election as to receiving a refund of my previous deferrals. I understand that I will pay income tax on the distributed amount, but I will not be subject to the 10% premature distribution penalty tax, even if I receive the distribution prior to age 59 1/2.

I acknowledge that I will forfeit any matching contributions on the distributed amounts.

EXECUTED this _____ day of _____, 20_____.

A. Signatures:

Participant Printed Name

Plan Administrator Printed Name

Participant Signature

Plan Administrator Signature

B. How to Submit Your Request:

If you have any questions about this form, please call the Contact Center at (800) 999-1030. Please return this completed form to HMSC for processing either via mail or fax as follows:

BCG

51 Haddonfield Road
Suite 200
Cherry Hill, NJ 08002

or Fax (856) 824-1890