

Expanding Horizon 5

Quick Reference Guide

Category	Individual Deferred, Fixed, Flexible & Single Premium
Issue Age	0-85
Minimum Contribution	\$50/monthly
Maximum Contribution	As permitted by the IRS on Qualified plans, 1 million maximum on single premium without prior approval.
Guaranteed Premium Bonus	2.0% first contract year
Death benefit	Equals the Account Value
Guaranteed Interest Rate	30 days notice will be provided to agents before a Guaranteed Rate change occurs. If changes are needed they will occur on Jan 1 and July 1 of each year. Once a policy is issued, its guaranteed rate would never change.
Guaranteed Income Option Rate	2.00%
Payout Options	Life, Life & Certain, Joint Life, Fixed Amount, Fixed Period, Interest Income
Loan Provision	Limited to 403(b) & 457(b). For 457(b) contracts the Employer must allow loans. Repayment required in 5 years unless for principal dwelling, then 25 years. Only in states where applicable.
Minimum Loan	\$500
Maximum Loan	\$50,000 or 50% of cash value
Loan Reserve Account:	
Interest Rate	3%
Loan Rate	Adjusted quarterly based on Moody's Index
Surrender Charges	
During Premium Year	Percent
1	8.0%
2	7.5%
3	7.0%
4	6.0%
5	5.0%
Thereafter	0%
Note:	Surrender Charges are a percent of premiums surrendered or withdrawn. Charges are rolling and will expire on the 10th contract anniversary.
Withdrawal Procedures	Withdrawals will first be deducted from any premiums paid and will then be deducted from any premium bonus and earnings. Withdrawals of premium are taken on a first in first out basis.
Minimum Withdrawal	\$100
Waiver of Surrender Charge ("Free Out" Provision)	No withdrawal charge will apply on the first 10% of the premiums paid and not previously withdrawn each contract year and is available through multiple withdrawals.
Disability Waiver	Withdrawal charges waived on total disability as Defined by Sec. 72(m)(7) of the Internal Revenue Code, of the owner for a period of at least 3 months immediately prior to receipt of the surrender or withdrawal request. Proof of disability is required.
Required Minimum Distribution	Surrender charges will be waived on withdrawals taken to satisfy (IRC) required minimum distribution rules based on the value of this contract.
Maturity Date	Any date prior to the later of the Annuitant's 95th birthday or the 10 th Contract Anniversary.
Free Look Provision	30 days

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Note: This guide is for agent/broker/dealer use only and not for use with clients or prospects. Horace Mann annuities are underwritten by Horace Mann Life Insurance Company, located at 1 Horace Mann Plaza, Springfield, Ill. 62715.