

MY Guaranteed Solution II

Quick Reference Guide

Product Specifications	Individual Single Premium Fixed Annuity with MVA		
Issue Age	0-85 (5 & 7 yr plan) 0-80 (10 yr plan)		
Minimum Contribution	\$3,000		
Maximum Contribution	As permitted by the IRS		
Death Benefit	Account value		
Minimum Guaranteed Interest Rate	A 30-day notice will be provided to agents before a Minimum Guaranteed Rate change occurs. If changes are needed they will occur on Jan 1 and/or July 1 each year. Once a policy is issued its Minimum Guaranteed Interest rate would never change.		
Payout Options	Life with payments guaranteed for 10, 15 or 20 years. Joint & Survivor. Payments for a specified period of 5 to 30 years. Payments must extend beyond the surrender charge period.		
Minimum Withdrawal	\$100		
Guarantee Periods	Five, seven and 10-year		
Expiration of Guarantee Period	At the expiration of the initial Guarantee Period, the owner will choose a new guarantee period of five, seven, or 10 years.		
Surrender charges years	5 year	7 year	10 year
1	9%	9%	9%
2	8%	8%	8%
3	7%	7%	7%
4	6%	6%	6%
5	5%	5%	5%
6	4%	4%	4%
7	3%	3%	3%
8	2%	2%	2%
9	1%	1%	1%
Thereafter:	0%	0%	0%
Waiver of Surrender Charge and MVA	No surrender charge will apply to the first 10% of the Account Value withdrawn if it is the initial withdrawal or it has been more than 365 days since the last withdrawal. Waiver also applies to MVA.		
Disability Waiver	Surrender charges and MVA waived on total disability as defined by Sec.72(m)(7) of the IRC, 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.		
Minimum Guaranteed Surrender Value	Equal to 87.5 percent of the net premium accumulated at the contract's minimum guaranteed interest rate, less withdrawals.		
Market Value Adjustment (Formula)	<p>MVA Formula $.9 \times (I - (J + .0025^*)) \times N$</p> <p>I = The treasury rate for a maturity equal to the relevant guarantee period for the week preceding the establishment of the guarantee period.</p> <p>J = The treasury rate for a maturity equal to the relevant guarantee period for the week preceding the receipt of the surrender, withdrawal or annuitization request. However, J is limited to 3% above or below I for the market value adjustment, regardless of the current interest rate.</p> <p>N = The number of whole and partial years from the date we received the request until the end of the relevant guarantee period.</p> <p>* .0025 factor does not apply in Indiana</p>		
Notice to Consumer	We will mail a notice 30 days prior to the expiration of a guarantee period outlining the options available at the end of the guarantee period.		
Free Look Provision	30 days		
Maturity date	The Annuity date can be any date prior to the Annuitant's 100th birthday (except OK – max age is 95)		

This guide does not explain all contract provisions and is intended to serve as an overview. Please refer to annuity contract IC-449000 and alternate forms for complete product details.

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