

HORACE MANN

Fund Name	Net Expense	Administration Fee	Total Fee
Fidelity Freedom 2015	0.71%	0.95%	1.66%
Fidelity Freedom 2025	0.78%	0.95%	1.73%
Fidelity Freedom 2035	0.87%	0.95%	1.82%
Fidelity Freedom 2045	0.90%	0.95%	1.85%
Fidelity Freedom 2055	0.90%	0.95%	1.85%
Fidelity Freedom 2065	0.90%	0.95%	1.85%
Fidelity Funds Manager 20%	0.60%	0.95%	1.55%
Fidelity Funds Manager 50%	0.84%	0.95%	1.79%
Fidelity Funds Manager 60%	0.90%	0.95%	1.85%
Fidelity Funds Manager 70%	0.97%	0.95%	1.92%
Fidelity Funds Manager 85%	1.05%	0.95%	2.00%
American Funds/Washington Mutual	0.77%	0.95%	1.72%
Fidelity VIP Index 500	0.35%	0.95%	1.30%
JP Morgan U.S. Equity	0.99%	0.95%	1.94%
American Funds Growth	0.85%	0.95%	1.80%
MFS Mid Cap Value	1.04%	0.95%	1.99%
Calvert VP S&P Mid Cap 400 Index	0.53%	0.95%	1.48%
Wells Fargo VT Discovery	1.13%	0.95%	2.08%
JP Morgan Small Cap Value	1.26%	0.95%	2.21%
BNY Mellon Small Cap Stock Index	0.60%	0.95%	1.55%
Lord Abbett Developing Growth	1.04%	0.95%	1.99%
ClearBridge Variable Small Cap Growth	0.80%	0.95%	1.75%
American Funds New World	1.07%	0.95%	2.02%
Fidelity VIP Overseas	1.02%	0.95%	1.97%
MFS VIT II International Growth	1.13%	0.95%	2.08%
Fidelity Real Estate	0.89%	0.95%	1.84%
Fidelity VIP Investment Grade Bond	0.64%	0.95%	1.59%
BlackRock High Yield VIF	0.81%	0.95%	1.76%
Templeton Global Bond VIP	0.86%	0.95%	1.81%
Vanguard VIF Global Bond	0.13%	0.95%	1.08%
American Funds Managed Risk Asset	0.90%	0.95%	1.85%
Wilshire VIT Global Allocation	1.31%	0.95%	2.26%
Goldman Sachs Money Market	0.18%	0.95%	1.13%

There are no distribution fees.