

Horace Mann Retirement Advantage™

Helps educators get retirement ready

We understand the challenges educators face — it's in our DNA. We designed Horace Mann Retirement Advantage™ not only to meet their unique challenges, but also to support plan sponsors in their decision-making process.

- Open architecture framework
- Unbiased selection of 100 funds from a universe of 33,000 mutual fund choices
- Fee transparency
- Optional investment management services
- Horace Mann fixed annuity option

Program Design

Investment Flexibility

Program provides a selection of institutional mutual funds with the flexibility to make changes to meet future needs.

Fund Variety

Wilshire creates and maintains a select list of more than 100 mutual funds in 20 asset categories to provide a wide range of risk tolerance levels, investment styles, asset classes and categories to meet employee needs.

Investment Oversight

Optional advisory services from Wilshire, offered at an additional cost, can help provide sponsors with a greater level of confidence in the ongoing selection and monitoring of fund performance.

Easy to Learn and Enroll

Horace Mann's SmartPlan education and enrollment system helps participants learn about retirement planning, assess their own retirement readiness and enroll in Horace Mann Retirement Advantage™. Once enrolled, they can monitor and manage the activity in their accounts.

