



Retirement Investors' Club (RIC) RIC 2010 Product Summary Preview

In July, RIC completed the 2009 competitive bid for tax-sheltered annuity investment providers. The winning providers and the proposed investment options are summarized on the attached RIC [403b](#) Provider Summary. The investment options listed are not available until January 2010.

If you currently invest with Horace Mann, you must select a new provider and submit a Salary Reduction Form to your employer by December 31, 2009. Please contact one of the providers on the attached summary to open a new account to receive contributions in January. You may leave your existing funds at Horace Mann, if you wish.

If you currently invest with Hartford, ING, TIAA-CREF or VALIC (formerly AIG Retirement), you will receive information from your provider about your new investment options. If your current fund options will not be offered in 2010, your provider will invest your new contributions in similar funds as of January 2010.

If you currently invest with Security Benefit, you may need to make a change. If you contribute to the NEA Valuebuilder mutual fund product, you will need to open a new account with Security Benefit. Your advisor will contact you to open the account. If you contribute to the SFR mutual fund, you will not need to make any changes.

More product information will be added to the [RIC website](#) over the next few months. Please check the [Program Updates webpage](#) periodically to review the most recent addition/changes.

If you have questions about the RIC program, please call your advisor or call RIC at 866-460-4692, option 1.