



403(b) Thrift Plan of PrairieStar Health Center, Inc.
PARTICIPANT NOTICE CONCERNING PLAN FEES AND EXPENSES

This notice contains important information concerning your retirement plan, the 403(b) Thrift Plan of PrairieStar Health Center, Inc. The first part of this notice provides you with general information about the plan, including any expenses you might incur through participation in the plan or through taking advantage of different plan services and features. The second part of this notice, an investment comparative chart, provides information about the plan's investment options chosen by your employer, in its capacity as fiduciary of the plan, including any fees or expenses associated with those investment options. If you have any questions concerning any of this information, please contact the plan's advisor, DPI Benefits, at 785-537-0754.

General Plan Information

The plan is intended to be a participant-directed individual account plan as described in Section 404(c) of the Employee Retirement Income Security Act. This simply means that it is a plan under which you, as participant, "exercise control" over the investments in your plan account. The fiduciaries of the plan may be relieved of liability, or responsibility, for any losses that you may experience as a direct result of your investment decisions.

You are able to direct investments in your plan account by going to www.horacemann.com/myaccount. You can also direct investments in your plan account by completing the Retirement Advantage Allocation Changes form, which is available in the "Forms" tab at www.horacemann.com/myaccount, and then mailing or faxing the form to the address / facsimile number referenced in the form. Horace Mann will not process transaction requests that are ambiguous or in conflict with other requests until clarification is received from you. Any changes requested may be delayed or stopped due to market timing rules. For further information, view the market timing rules associated with the applicable investment options.

As a plan participant, you may request certain information from the plan's advisor. This information may include: annual operating expenses of the plan's investment options; copies of prospectuses, financial statements, reports or other materials relating to the investment options offered under the plan; a list of assets contained in the investment options' portfolios and the value of those assets and fund units or shares; and the past and current performance of each investment option.

Plan Expenses

Plan administrative expenses – These are charges for the plan's administrative services, such as the plan's recordkeeping and investment advisory services. In your plan, there is an annual asset-based fee of 0.55% of plan assets to cover the cost of recordkeeping services, custody services, call support services, and other features of the plan. There is a per participant fee of \$16.00 charged each year to cover administrative costs. There is an annual asset-based fee of 0.75% of plan assets to cover the cost of DPI Benefits' investment advisory services to the plan and participants. These fees are not reflected in the total annual operating expenses of any investment option offered under the plan. Your employer has, at its discretion, elected to pay all of these plan administrative expenses.

Individual expenses – Below are current charges that will be assessed against your plan account balance if you take advantage of certain plan services and features.

Expense Type	Expense Amount
Distributions	\$20/distribution
Reprocessing of Distributions	\$50/distribution
Next Day Mailing Expense of Distribution	\$60/ mailing
Installment Payment Setup	\$75/set up
Annuity Payment Setup	\$125/set up
Processing Qualified Domestic Relations Orders	\$100/order

You will receive a quarterly plan account statement showing the amount of individual expenses charged to your plan account during the preceding quarter. Additional individual expenses may be charged against your plan account based upon investment options that you select. Please refer to the investment comparative chart for more information on these expenses.

Investment Comparative Chart

The attached Investment Comparative Chart includes important information to help you compare the investment options available under the plan. The investment-related information is based on information received from unaffiliated third parties, with the exception of information concerning the Horace Mann Group Unallocated Fixed Annuity (“GUFA”). In providing access to information received from unaffiliated third parties or information that is replicated from such materials, Horace Mann makes no representation as to the completeness or accuracy of such materials.

As you review the information in the chart, please keep in mind that fees and expenses are only one of many factors to consider when you decide to invest in an investment option. You may want to think about whether an investment in a particular option, along with your other investments, will help you achieve your financial goals. The cumulative effect of fees and expenses can substantially reduce the growth of a plan account. Plan participants and beneficiaries can visit the DOL Employee Benefit Security Administration's website for an example demonstrating the long-term effect of fees and expenses at <http://www.dol.gov/ebsa>

More current information about your plan's investment options, including fees and expenses and performance updates, is available after July 18, 2018 at www.retire.horacemann.com/pshc.

Annuity Option

The GUFA is currently the only investment option available through the plan that gives you the opportunity to receive a guaranteed stream of payments at regular intervals (an annuity). The GUFA is issued by Horace Mann Life Insurance Company. The guarantees available under the GUFA are provided by Horace Mann Life Insurance Company and are based on the financial stability of the company. Please note the below additional information concerning the annuity payment option available through the GUFA.

Annuity Payment Option	Pricing Factors	Restrictions / Fees
Provides a guaranteed stream of income for your life, or provides monthly payments guaranteed for 10, 15 or 20 years, based on the annuitized value of your account balance.	The employer can make a withdrawal from your account under the GUFA and apply the annuitized value of the withdrawal to purchase an annuity option on your behalf. The monthly annuity payment purchased by each \$1,000 of annuitized value depends on the annuity option selected. Annuity payments are based on the number of guaranteed payments selected, and the age and sex of the participant on the participant's annuity date. If you die before all guaranteed annuity payments have been made, the remaining annuity payments, if any, will be paid to your designated beneficiary.	There are no surrender charges.

This is a general summary of the GUFA (Horace Mann's unallocated group fixed annuity contract IC-462000), which is underwritten by Horace Mann Life Insurance Company. For additional information on the GUFA, please refer to the GUFA fact sheet available at www.retire.horacemann.com/pshc/investments. The GUFA is not a mutual fund or other security. It is a fixed annuity contract in which participants of retirement plans can receive guaranteed interest credited to their account and receive guaranteed annuity income if they so choose, subject to the plan's requirements. Annuity contracts have terms and limitations for keeping them in force. In an unallocated annuity, the recordkeeper maintains records for the individual participant – not the insurance company. Horace Mann has a financial interest in the GUFA, and will receive compensation from plan participants' and beneficiaries' contributions to the GUFA in an amount equal to the difference between the amount of interest paid to participant and beneficiary accounts and the amount of earnings on investments which Horace Mann Life Insurance Company makes with contributions made to the GUFA.

Glossary

Please visit <http://www.tcrfund.com/glossaryofterms> for a glossary of investment terms relevant to the investment options under the plan. The glossary is intended to help you better understand your investment options.

PrairieStar Health Center Inc
403(b) Thrift Plan for PrairieStar Health Center, Inc.
Investment Comparative Chart As Of 04/30/2018

This document includes important information to help you compare the investment options under your retirement plan. If you want additional information about your investment options, you can go to the specific Internet Web site address shown below or you can contact the plan administrator. A free paper copy of the information available on the Web site(s) can be obtained by contacting your plan administrator. In providing access to disclosure materials provided by third-party investment issuers or information that is replicated from such materials, Horace Mann Service Corporation and its affiliates make no representation as to the completeness or accuracy of such materials.

Performance Information

The table below shows how plan investment alternatives have performed over time and allows you to compare them with an appropriate benchmark for the same time periods. Past performance does not guarantee how the investment option will perform in the future. Your investment in these options could lose money. Information about an option's principal risks is available on the Web site(s).

Plan Investment	Average Annual Total Return as of 04/30/2018				Benchmark Returns			
	1yr.	5yr.	10yr.	Inception	1yr.	5yr.	10yr.	Inception *
Asset Allocation								
American Funds Target Date 2015 (RFJTX) http://www.tcrfund.com/fund/HOR100/02630T290	5.62	6.28	N/A	9.21 (since 07/13/2009)	6.25	5.12		8.51 (since 07/13/2009)
	Morningstar Lifetime Allocation Moderate							
American Funds Target Date 2020 (RRCTX) http://www.tcrfund.com/fund/HOR100/02630T316	7.02	7.14	N/A	10.10 (since 07/13/2009)	7.07	5.79		9.38 (since 07/13/2009)
	Morningstar Lifetime Allocation Moderate							
American Funds Target Date 2025 (RFDTX) http://www.tcrfund.com/fund/HOR100/02630T324	8.89	8.33	N/A	11.33 (since 07/13/2009)	8.20	6.66		10.36 (since 07/13/2009)
	Morningstar Lifetime Allocation Moderate							
American Funds Target Date 2030 (RFETX) http://www.tcrfund.com/fund/HOR100/02630T332	11.02	9.43	N/A	12.21 (since 07/13/2009)	9.64	7.59		11.27 (since 07/13/2009)
	Morningstar Lifetime Allocation Moderate							
American Funds Target Date 2035 (RFFTX) http://www.tcrfund.com/fund/HOR100/02630T340	13.05	10.15	N/A	12.63 (since 07/13/2009)	11.07	8.34		11.90 (since 07/13/2009)
	Morningstar Lifetime Allocation Moderate							
American Funds Target Date 2040 (RFGTX) http://www.tcrfund.com/fund/HOR100/02630T357	13.86	10.46	N/A	11.89 (since 07/27/2009)	12.11	8.75		11.07 (since 07/27/2009)
	Morningstar Lifetime Allocation Moderate							
American Funds Target Date 2045 (RFHTX) http://www.tcrfund.com/fund/HOR100/02630T365	14.20	10.60	N/A	12.92 (since 07/13/2009)	12.63	8.84		12.26 (since 07/13/2009)
	Morningstar Lifetime Allocation Moderate							
American Funds Target Date 2050 (RFITX) http://www.tcrfund.com/fund/HOR100/02630T373	14.42	10.68	N/A	12.96 (since 07/13/2009)	12.79	8.78		12.21 (since 07/13/2009)
	Morningstar Lifetime Allocation Moderate							

PrairieStar Health Center Inc
403(b) Thrift Plan for PrairieStar Health Center, Inc.
Investment Comparative Chart As Of 04/30/2018

Plan Investment	Average Annual Total Return as of 04/30/2018				Benchmark Returns			
	1yr.	5yr.	10yr.	Inception	1yr.	5yr.	10yr.	Inception *
American Funds Target Date 2055 (RFTX) http://www.tcrfund.com/fund/HOR100/02630T217	14.37	10.64	N/A	11.32 (since 02/01/2010)	12.79	8.78		10.21 (since 02/01/2010)
					Morningstar Lifetime Allocation Moderate			
American Funds Trgt 2010 (RFTTX) http://www.tcrfund.com/fund/HOR100/02630T282	5.07	5.64	N/A	8.65 (since 07/13/2009)	5.61	4.59		7.79 (since 07/13/2009)
					Morningstar Lifetime Allocation Moderate			
American Funds Trgt 2060 (RFUTX) http://www.tcrfund.com/fund/HOR100/02631C320	14.34	N/A	N/A	9.42 (since 03/27/2015)	12.79			7.98 (since 03/27/2015)
					Morningstar Lifetime Allocation Moderate			
T. Rowe Price Personal Strat Gr (TGIPX) http://www.tcrfund.com/fund/HOR100/77957L500	14.10	N/A	N/A	15.08 (since 03/23/2016)	13.30			13.31 (since 03/23/2016)
					Morningstar Aggressive Target Risk TR US			
T. Rowe Price Personal Strat I (PIPIX) http://www.tcrfund.com/fund/HOR100/77957L609	7.75	N/A	N/A	8.91 (since 03/23/2016)	2.73			6.96 (since 03/23/2016)
					Morningstar Conservative Target Risk TR			
Balanced								
T. Rowe Price Personal Strat Bal (TPPAX) http://www.tcrfund.com/fund/HOR100/77957L401	10.88	N/A	N/A	12.04 (since 03/23/2016)	8.08			10.03 (since 03/23/2016)
					Morningstar Moderate Target Risk TR USD			
Diversified Emerging Markets								
DFA Emerging Markets Core (DFCEX) http://www.tcrfund.com/fund/HOR100/233203421	18.44	4.75	3.44		20.99	5.28	3.19	
					Morningstar Emerging Markets GR USD			
Foreign Large Blend								
Vanguard Total Intl Stock Index Admiral (VTIAX) http://www.tcrfund.com/fund/HOR100/921909818	15.42	5.83	N/A	5.91 (since 11/29/2010)	16.78	6.85		6.92 (since 11/29/2010)
					Morningstar Global Markets ex-US GR USD			
Foreign Large Growth								
American Funds EuroPacific R6 (REGX) http://www.tcrfund.com/fund/HOR100/298706821	17.77	8.12	N/A	10.44 (since 05/01/2009)	16.78	6.85		10.45 (since 05/01/2009)
					Morningstar Global Markets ex-US GR USD			
Growth								
MFS New Discovery (NDVXX) http://www.tcrfund.com/fund/HOR100/552982696	9.46	12.15	N/A	13.93 (since 07/02/2012)	2.54	9.61		12.17 (since 07/02/2012)
					Morningstar US Small Value TR USD			

PrairieStar Health Center Inc
403(b) Thrift Plan for PrairieStar Health Center, Inc.
Investment Comparative Chart As Of 04/30/2018

Plan Investment	Average Annual Total Return as of 04/30/2018				Benchmark Returns			
	1yr.	5yr.	10yr.	Inception	1yr.	5yr.	10yr.	Inception *
T. Rowe Price Blue Chip Growth (TBCIX) http://www.tcrfund.com/fund/HOR100/77954Q403	28.38	N/A	N/A	18.24 (since 12/17/2015)	23.42			15.82 (since 12/17/2015)
					Morningstar US Large Growth TR USD			
TIAA-CREF Large Cap Gr Indx (TILIX) http://www.tcrfund.com/fund/HOR100/87244W680	18.90	15.05	10.75		23.42	16.27	10.82	
					Morningstar US Large Growth TR USD			
Growth and Income								
Allianzgl NFJ Mid-Cap Value (ANPRX) http://www.tcrfund.com/fund/HOR100/018922336	N/A	N/A	N/A	-3.65 (since 12/18/2017)				-0.03 (since 12/18/2017)
					Morningstar US Mid Value TR USD			
American Funds Capital World Gr&Inc (RWIGX) http://www.tcrfund.com/fund/HOR100/140543810	16.15	9.57	N/A	12.17 (since 05/01/2009)	14.85	9.54		11.55 (since 05/01/2009)
					Morningstar Global Markets GR USD			
American Funds Inflation Linked (RILFX) http://www.tcrfund.com/fund/HOR100/02630D816	-0.36	N/A	N/A	1.90 (since 11/01/2013)	0.28			1.57 (since 11/01/2013)
					Morningstar US TIPS TR USD			
Intermediate-Term Bond								
BlackRock Total Return K (MPHQX) http://www.tcrfund.com/fund/HOR100/09252M743	0.40	2.37	4.20		-0.41	1.59	3.71	
					Morningstar US Core Bond TR USD			
Large Blend								
Vanguard 500 Index Admiral (VFIAX) http://www.tcrfund.com/fund/HOR100/922908710	13.23	12.92	9.01		13.87	12.99	8.92	
					Morningstar US Large Cap TR USD			
Large Value								
JPMorgan Equity Income R6 (OIEJX) http://www.tcrfund.com/fund/HOR100/46636U876	11.15	11.40	N/A	13.10 (since 01/31/2012)	9.37	10.18		11.96 (since 01/31/2012)
					Morningstar US Large Value TR USD			
Mid-Cap Blend								
Vanguard Mid-Cap Index Admiral (VIMAX) http://www.tcrfund.com/fund/HOR100/922908645	10.84	11.84	9.40		11.94	12.49	9.88	
					Morningstar US Mid Cap TR USD			
Mid-Cap Growth								

PrairieStar Health Center Inc
403(b) Thrift Plan for PrairieStar Health Center, Inc.
Investment Comparative Chart As Of 04/30/2018

Plan Investment	Average Annual Total Return as of 04/30/2018				Benchmark Returns			
	1yr.	5yr.	10yr.	Inception	1yr.	5yr.	10yr.	Inception *
JPMorgan Mid Cap Growth R6 (JMGMX) http://www.tcrfund.com/fund/HOR100/4812C2288	20.12	13.95	N/A	15.31 (since 11/01/2011)	9.01	11.93		14.70 (since 11/01/2011)
Other								
Horace Mann Grp Unall Fixed Annuity (HMGFE) www.retire.horacemann.com/pshc/investments See below disclosure for important additional details on HMGFE.**	N/A	N/A	N/A		N/A	N/A	N/A	
Real Estate								
Vanguard Real Estate (VGSIX) http://www.tcrfund.com/fund/HOR100/921908877	-3.82	4.57	5.99		-6.02	0.47	0.83	
Small Blend								
DFA US Small Cap Instl (DFSTX) http://www.tcrfund.com/fund/HOR100/233203843	8.69	11.98	10.66		9.47	11.25	10.03	
Small Growth								
JPMorgan Small Cap Growth R6 (JGSMX) http://www.tcrfund.com/fund/HOR100/48121L825	30.77	16.13	N/A	14.81 (since 11/30/2010)	18.96	12.90		12.92 (since 11/30/2010)
World Bond								
Prudential Global Total Return Q (PGTQX) http://www.tcrfund.com/fund/HOR100/74439A509	7.59	2.81	N/A	3.80 (since 02/03/2012)	1.15	3.09		3.66 (since 02/03/2012)
World Stock								
American Funds New Perspective (RNPGX) http://www.tcrfund.com/fund/HOR100/648018810	17.92	11.62	N/A	13.97 (since 05/01/2009)	14.85	9.54		11.55 (since 05/01/2009)

* Performance data is since inception date of the fund, if fewer than 10 years of performance is available

** HORACE MANN GROUP UNALLOCATED FIXED ACCOUNT (HMGFE)

HMGFE is a fixed return investment alternative designed for participants who have concerns regarding asset protection. HMGFE's current credited interest rate is 2.10% (effective July 1, 2018). The current credited interest rate is fixed bi-annually on January 1 and July 1, and is guaranteed only for six months.

The minimum guaranteed annual effective interest rate is 1%. To obtain the most recent credited rate of return, go to:

www.retire.horacemann.com/pshc/investments.

PrairieStar Health Center Inc
403(b) Thrift Plan for PrairieStar Health Center, Inc.
Investment Comparative Chart As Of 04/30/2018

Fee and Expense Information

The table below shows fee and expense information for plan investment alternatives. Fees shown below are in addition to Total Annual Operating Expenses.

Plan Investment	Total Annual Operating Expenses		Shareholder Type Fees
	As a %	Per \$1000	
Asset Allocation			
American Funds Target Date 2015	0.33%	\$3.30	
American Funds Target Date 2020	0.35%	\$3.50	
American Funds Target Date 2025	0.37%	\$3.70	
American Funds Target Date 2030	0.39%	\$3.90	
American Funds Target Date 2035	0.40%	\$4.00	
American Funds Target Date 2040	0.41%	\$4.10	
American Funds Target Date 2045	0.41%	\$4.10	
American Funds Target Date 2050	0.42%	\$4.20	
American Funds Target Date 2055	0.42%	\$4.20	
American Funds Trgt 2010	0.34%	\$3.40	
American Funds Trgt 2060	0.49%	\$4.90	
T. Rowe Price Personal Strat Gr	0.76%	\$7.60	
T. Rowe Price Personal Strat I	0.68%	\$6.80	
Balanced			
T. Rowe Price Personal Strat Bal	0.75%	\$7.50	
Diversified Emerging Markets			
DFA Emerging Markets Core	0.53%	\$5.30	
Foreign Large Blend			
Vanguard Total Intl Stock Index Adm	0.11%	\$1.10	
Foreign Large Growth			
American Funds EuroPacific R6	0.50%	\$5.00	
Growth			
MFS New Discovery	0.99%	\$9.90	
T. Rowe Price Blue Chip Growth	0.57%	\$5.70	
TIAA-CREF Large Cap Gr Indx	0.06%	\$0.60	
Growth and Income			
AllianzGI NFJ Mid-Cap Value	0.81%	\$8.10	
American Funds Capital World Gr&Ir	0.45%	\$4.50	
American Funds Inflation Linked	0.38%	\$3.80	

PrairieStar Health Center Inc
403(b) Thrift Plan for PrairieStar Health Center, Inc.
Investment Comparative Chart As Of 04/30/2018

Plan Investment	Total Annual Operating Expenses		Shareholder Type Fees
	As a %	Per \$1000	
Intermediate-Term Bond			
BlackRock Total Return K	0.64%	\$6.40	
Large Blend			
Vanguard 500 Index Admiral	0.04%	\$0.40	
Large Value			
JPMorgan Equity Income R6	0.50%	\$5.00	
Mid-Cap Blend			
Vanguard Mid-Cap Index Admiral	0.05%	\$0.50	
Mid-Cap Growth			
JPMorgan Mid Cap Growth R6	0.76%	\$7.60	
Other			
Horace Mann Grp Unall Fixed Ann	N/A	N/A	
Real Estate			
Vanguard Real Estate	0.12%	\$1.20	
Small Blend			
DFA US Small Cap Instl	0.37%	\$3.70	
Small Growth			
JPMorgan Small Cap Growth R6	0.83%	\$8.30	
World Bond			
Prudential Global Total Return Q	0.58%	\$5.80	
World Stock			
American Funds New Perspective	0.45%	\$4.50	

The cumulative effect of fees and expenses can substantially reduce the growth of your retirement savings. Visit the Department of Labor's Web site for an example showing the long-term effect of fees and expenses at http://www.dol.gov/ebsa/publications/401k_employee.html. Fees and expenses are only one of many factors to consider when you decide to invest in an option. You may also want to think about whether an investment in a particular option, along with your other investments, will help you achieve your financial goals.

PrairieStar Health Center Inc
403(b) Thrift Plan for PrairieStar Health Center, Inc.
Investment Comparative Chart As Of 04/30/2018

Investment Restrictions

In addition to any restrictions imposed by the plan, the following restrictions are imposed by the plan investment alternative.

DFA Emerging Markets Core

Excessive trading violation will result in a trading restriction period of 90 days. Maximum of 1 round trip allowed per 30 days period. In addition to the Funds' general ability to restrict potentially disruptive trading activity as described above, the Funds also have adopted purchase blocking procedures. Under the Funds' purchase blocking procedures, where an investor has engaged in any two purchases and two redemptions (including redemptions that are part of an exchange transaction) in a Portfolio in any rolling 30 calendar day monitoring period (i.e., two "round trips"), the Funds and Dimensional intend to block the investor from making any additional purchases in that Portfolio for 90 calendar days (a "purchase block"). If implemented, a purchase block will begin at some point after the transaction that caused the investor to have engaged in the prohibited two round-trips is detected by the Funds, Dimensional, or their agents. The Funds and Dimensional are permitted to implement a longer purchase block, or permanently bar future purchases by an investor, if they determine that it is appropriate.

DFA US Small Cap Instl

DFA Funds

The fund has adopted purchase blocking procedures where an investor has engaged in any two purchases and two redemptions (including redemptions that are part of an exchange transaction) in a Portfolio in any rolling 30 calendar day monitoring period (i.e., two "round trips"), the Funds and Dimensional intend to block the investor from making any additional purchases in that Portfolio for 90 calendar days (a "purchase block").

Market Timing

Market Timing Restriction. Allowed 1 sell transaction in the amount of \$25,000 or greater followed by 1 purchase transaction of \$25,000 within 30 days of the sell transaction. The second round trip in the same 30 day period will be allowed but cause a subsequent purchase block for the next 90 days.

Excessive trading violation will result in a trading restriction period of 90 days. Maximum of 1 round trip allowed per 30 days period. In addition to the Funds' general ability to restrict potentially disruptive trading activity as described above, the Funds also have adopted purchase blocking procedures. Under the Funds' purchase blocking procedures, where an investor has engaged in any two purchases and two redemptions (including redemptions that are part of an exchange transaction) in a Portfolio in any rolling 30 calendar day monitoring period (i.e., two "round trips"), the Funds and Dimensional intend to block the investor from making any additional purchases in that Portfolio for 90 calendar days (a "purchase block"). If implemented, a purchase block will begin at some point after the transaction that caused the investor to have engaged in the prohibited two round-trips is detected by the Funds, Dimensional, or their agents. The Funds and Dimensional are permitted to implement a longer purchase block, or permanently bar future purchases by an investor, if they determine that it is appropriate.

JPMorgan Equity Income R6

Excessive trading violation will result in a trading restriction period of 90 days. Maximum of 1 round trip allowed per 60 days period.

JPMorgan Mid Cap Growth R6

Excessive trading violation will result in a trading restriction period of 90 days. Maximum of 1 round trip allowed per 60 days period.

PrairieStar Health Center Inc
403(b) Thrift Plan for PrairieStar Health Center, Inc.
Investment Comparative Chart As Of 04/30/2018

JPMorgan Small Cap Growth R6

Excessive trading violation will result in a trading restriction period of 90 days. Maximum of 1 round trip allowed per 60 days period.

MFS New Discovery

Maximum of 2 round trips allowed per 3 month period. The MFS funds reserve the right to restrict, reject, or cancel, without any prior notice, any purchase or exchange order, including transactions believed to represent frequent or other disruptive trading activity. MFSC will generally restrict, reject or cancel purchase and exchange orders into the fund if MFSC determines that an accountholder has made two exchanges, each in an amount of \$15,000 or more, out of an account in the fund during a calendar quarter (“two exchange limit”).

Prudential Global Total Return Q

A round trip is defined as a buy and sell that occur within 30 days. Excessive trading violation will result in a trading restriction period of 90 days. Maximum of 1 round trip allowed per 90 days period.

T. Rowe Price Blue Chip Growth

In addition to restricting transactions in accordance with the 30-Day Purchase Block, T. Rowe Price may, in its discretion, reject any purchase or exchange into a fund from a person whose trading activity could disrupt the management of the fund or dilute the value of the fund’s shares, including trading by persons acting collectively. Such persons may be barred from further purchases of T. Rowe Price funds for a period longer than 30 calendar days or permanently.

T. Rowe Price Personal Strat Bal

In addition to restricting transactions in accordance with the 30-Day Purchase Block, T. Rowe Price may, in its discretion, reject any purchase or exchange into a fund from a person whose trading activity could disrupt the management of the fund or dilute the value of the fund’s shares, including trading by persons acting collectively. Such persons may be barred from further purchases of T. Rowe Price funds for a period longer than 30 calendar days or permanently.

T. Rowe Price Personal Strat Gr

In addition to restricting transactions in accordance with the 30-Day Purchase Block, T. Rowe Price may, in its discretion, reject any purchase or exchange into a fund from a person whose trading activity could disrupt the management of the fund or dilute the value of the fund’s shares, including trading by persons acting collectively. Such persons may be barred from further purchases of T. Rowe Price funds for a period longer than 30 calendar days or permanently.

T. Rowe Price Personal Strat I

In addition to restricting transactions in accordance with the 30-Day Purchase Block, T. Rowe Price may, in its discretion, reject any purchase or exchange into a fund from a person whose trading activity could disrupt the management of the fund or dilute the value of the fund’s shares, including trading by persons acting collectively. Such persons may be barred from further purchases of T. Rowe Price funds for a period longer than 30 calendar days or permanently.

PrairieStar Health Center Inc
403(b) Thrift Plan for PrairieStar Health Center, Inc.
Investment Comparative Chart As Of 04/30/2018

TIAA-CREF Large Cap Gr Indx

A round trip is defined as a buy and sell that occur within 60 days.

Vanguard 500 Index Admiral

Investment restrictions

Maximum of 1 round trip allowed per 60 days. Each Vanguard fund (other than money market funds and short-term bond funds, but including Vanguard Short-Term Inflation-Protected Securities Index Fund) limits an investor's purchases or exchanges into a fund account for 60 calendar days after the investor has redeemed or exchanged out of that fund. ETF Shares are not subject to these frequent-trading limits.

Market Timing

Market Timing Restriction. A sell transaction of \$1 or greater will result in a block from making a purchase transaction of \$1 or greater for the next 60 days.

Vanguard Frequent-Trading

Investors who redeem or exchange out of this fund will be unable to purchase or exchange back into this fund for 30 calendar days.

vanguard_MT

Redemptions of any amount will preclude reinvesting in the fund for 60 calendar days after the redemption transaction.

A round trip is defined as a buy and sell that occur within 30 days.

Vanguard Short Term Trading

Detection of a pattern of short-term trading may include applying to a client's accounts the 60-day policy prohibiting a client's purchases of fund shares, and/or revoking the client's exchange privilege

Vanguard Mid-Cap Index Admiral

Excessive Trading Policy

A transfer into this fund will not be permitted if a prior transfer was made out of this fund in the last 60 calendar days.

Market Timing

Market Timing Restriction. A sell transaction of \$1 or greater will result in a block from making a purchase transaction of \$1 or greater for the next 60 days.

Vanguard Frequent-Trading

Investors who redeem or exchange out of this fund will be unable to purchase or exchange back into this fund for 30 calendar days.

vanguard_MT

Redemptions of any amount will preclude reinvesting in the fund for 60 calendar days after the redemption transaction.

PrairieStar Health Center Inc
403(b) Thrift Plan for PrairieStar Health Center, Inc.
Investment Comparative Chart As Of 04/30/2018

A round trip is defined as a buy and sell that occur within 30 days.

Vanguard Short Term Trading

Detection of a pattern of short-term trading may include applying to a client's accounts the 60-day policy prohibiting a client's purchases of fund shares, and/or revoking the client's exchange privilege

Vanguard Real Estate

Market Timing

Market Timing Restriction. A sell transaction of \$1 or greater will result in a block from making a purchase transaction of \$1 or greater for the next 30 days.

Vanguard Frequent-Trading

Investors who redeem or exchange out of this fund will be unable to purchase or exchange back into this fund for 30 calendar days.

A round trip is defined as a buy and sell that occur within 30 days.

Vanguard Short Term Trading

Detection of a pattern of short-term trading may include applying to a client's accounts the 60-day policy prohibiting a client's purchases of fund shares, and/or revoking the client's exchange privilege

Vanguard Total Intl Stock Index Admiral

Excessive Trading Policy

A transfer into this fund will not be permitted if a prior transfer was made out of this fund in the last 60 calendar days.

Market Timing

Market Timing Restriction. A sell transaction of \$1 or greater will result in a block from making a purchase transaction of \$1 or greater for the next 30 days.

Vanguard

Each Vanguard fund (other than money market funds and short-term bond funds) limits an investor's purchases or exchanges into a fund account for 60 calendar days after the investor has redeemed or exchanged out of that fund account.

Vanguard Frequent-Trading

Investors who redeem or exchange out of this fund will be unable to purchase or exchange back into this fund for 30 calendar days.

A round trip is defined as a buy and sell that occur within 30 days.

Horace Mann Group Unallocated Fixed Account

Transfers

Transfers are only permitted to non-competing options (a competing option provides a guarantee of interest or is a portfolio of fixed income or similar assets or is another annuity), and transfers must be held in the non-competing option for a period of no less than 90 days.