

BROCHURE SUPPLEMENT

March 11, 2026

KENDRA RAE JOHNSON, ChFC®, RICP®, LUTCF®, CLU®

OFFICE LOCATION

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Investment Adviser Representative
of

HORACE MANN INVESTORS, INC.

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IARD#: 11643
SEC#: 801-80964

This brochure supplement provides information about KENDRA RAE JOHNSON that supplements the Horace Mann Investors, Inc., disclosure brochure. You should have received a copy of that brochure. Please contact Investment Advisory Operations and Compliance at 866-488-0345 or via e-mail at hmwms@horacemann.com if you did not receive Horace Mann Investors Inc.'s brochure or if you have any questions about the contents of this supplement.

Additional information about KENDRA RAE JOHNSON is available on the SEC's website at www.adviserinfo.sec.gov.

The information in this brochure has not been approved or verified by the Securities and Exchange Commission or by any state securities authority.



Item 2- Educational Background and Experience

Name

- Kendra Rae Johnson
- Born: 1978

Education

- BA Business Administration, 2000, emphasis in Finance.
Economics Minor, Spanish Minor
Nebraska Wesleyan University, Lincoln, Nebraska

Experience

- 2000 – 2002, Registered Representative, Janus Distributors, Inc.
- 2002 – Present, Life Insurance Agent & Registered Representative, Horace Mann Investors, Inc.,
- 2015 – Present, Investment Adviser Representative, Horace Mann Investors, Inc.

Financial Industry Regulatory Authority (FINRA) Licenses

- SIE, Securities Industry Essentials examination
- Series 6, Investment Company and Variable Contracts Products Representative examination
- Series 63, Uniform Securities Agent State Law examination

Designations

ChFC® (Chartered Financial Consultant)

The ChFC® designation has been a mark of excellence for financial planners for almost thirty years. The curriculum covers extensive education and application training in all aspects of financial planning, income taxation, investments, and estate and retirement planning. ChFC® holders must complete nine college-level courses, seven required and two electives to earn their designation. In addition, they must take 30 hours of continuing education every two years to keep their designation current.

For more information, please see:

<http://www.theamericancollege.edu/financial-planning/chfc-advanced-financial-planning>

RICP® (Retirement Income Certified Professional®)

An RICP® designee is trained to understand how to structure effective retirement income plans, how to mitigate risks to the plan, and how to create a sustainable stream of income to last throughout a client's retirement years. The RICP® designation required three college-level courses with anticipated total study and preparation time of 150 hours. The three courses are: Retirement Income Process, Strategies & Solutions; Sources of Retirement Income; and Managing the Retirement Income Plan. The RICP holder completed three closed-book, course-specific, two-hour proctored exams to earn the designation. In addition, the designee completes 15 hours of continuing education every two years.

For more information, please see: <https://ricp.theamericancollege.edu/learn-more>

LUTCF® (Life Underwriter Training Council FellowSM)

The LUTCF® is designed to help agents and new advisors offer more comprehensive financial advice. Its program curriculum involves six classes (1 core and five elective courses), and requires three hours of ethics-related continuing education every two years for designees.

For more information, please see: www.cffpinfo.com/lutcf-life-underwriter-training-council-fellow/

CLU® (Chartered Life Underwriter®)

The CLU® designation is one of the oldest and most respected credentials in financial services, dating back to the late 1920's. CLU® candidates must complete eight college-level courses, five required and three electives. The required courses include Fundamentals of Insurance Planning; Individual Life Insurance; Life Insurance Law; Fundamentals of Estate Planning; and Planning for Business Owners and Professionals. Elective topics cover financial planning, health insurance, income taxation, group benefits, investments, and retirement planning. Once completed with course work, the CLU applicant completed and passed eight closed-book, course-specific, two-hour proctored exams to obtain the designation. To keep their designation current, the holder must complete 30 hours of continuing education every two years.

For more information, please see: <http://www.theamericancollege.edu/insurance-education/clu-insurance-specialty>

Item 3 – Disciplinary Information

There are no disciplinary events involving Mrs. Johnson in her capacity as a Registered Representative or Investment Advisor Representative.

Item 4 – Other Business Activities

- Registered Representative, Horace Mann Investors, Inc., FINRA CRD# 4215377
- Insurance Agent, Life & Health, Horace Mann Insurance Company and various issuers, License #138173, State of Colorado
- Insurance Agent, Property & Casualty, Horace Mann Property and Casualty Insurance Company, License #138173, State of Colorado
- Landlord, Rental Property Owner, Centennial, CO

Item 5 – Additional Compensation

Mrs. Johnson receives both fee-based income and commission-based income as a Registered Representative with the Broker Dealer; commission-based income as a Licensed Life Agent; commission-based income as a Licensed Property and Casualty Agent; and fee-based investment management/advisory income as an Investment Adviser Representative.

Mrs. Johnson receives income from her outside activity as a Landlord.

Item 6 – Supervision

Kendra is supervised by Erica Wainscott, Director of Supervision. Mrs. Wainscott is located in the home office in Springfield, Illinois and can be reached at (217) 789-2500.

Mrs. Johnson's clients are individuals who utilize non-discretionary investment management services.