

BROCHURE SUPPLEMENT

March 11, 2026

JEFFREY NATHAN LARROW, CFP® ChFC®

OFFICE LOCATION

Larrow Insurance & Financial Strategies, LLC
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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 JEFFREY NATHAN LARROW 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 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 JEFFREY NATHAN LARROW 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

- Jeffrey (Jeff) Nathan Larrow
- Born: 1986

Education

- Bachelor's Degree, Financial Services, 2008
Roger Williams University, Bristol, Rhode Island

Experience

- 2007 – 2008, Life Insurance Agent, Northwestern Mutual Investment Services, LLC.
- 2008 – Present, Life Insurance Agent, Registered Representative, & 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 7, General Securities Representative examination
- Series 63, Uniform Securities Agent State Law examination

Designations

CFP® (Certified Financial Planner)

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 71,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board’s Standards of Professional Conduct, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the Code of Ethics and other parts of the Standards of Professional Conduct, to maintain competence and keep up with developments in the financial planning field; and
- Ethics – Renew an agreement to be bound by the Standards of Professional Conduct. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

For more information, please see: <http://www.cfp.net/become-a-cfp-professional/cfp-certification-requirements/cfp-exam-requirement/about-cfp-exam>

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>

Item 3 – Disciplinary Information

There are no disciplinary events involving Mr. Larrow in his capacity as a Registered Representative or Investment Advisor Representative.

Item 4 – Other Business Activities

- Registered Representative, Horace Mann Investors, Inc., FINRA CRD# 5394452
- Insurance Agent, Life & Health, Horace Mann Insurance Company and various issuers, License #2286063, State of Connecticut
- Insurance Agent, Property & Casualty, Horace Mann Property and Casualty Insurance Company, License #2286063, State of Connecticut

Item 5 – Additional Compensation

Mr. Larrow 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.

Item 6 – Supervision

Jeff is supervised by Elena Holler, Regional Compliance Officer. Ms. Holler is supervised from the home office in Springfield, Illinois and can be reached at (217) 789-2500.

Mr. Larrow's clients are individuals who utilize non-discretionary investment management services.