

Vanguard® Extended Market Index Fund - Admiral™ Shares

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Information as of 09/30/2025

This fund is only available in the Retirement Protector Group Deferred Variable Annuity and the Personal Retirement Planner Qualified Variable Annuity

Description:

The fund employs an indexing investment approach designed to track the performance of the Standard & Poor's Completion Index, a broadly diversified index of stocks of small and medium-size U.S. companies. The Standard & Poor's Completion Index contains all of the U.S. common stocks regularly traded on the New York and American Stock Exchanges, and the Nasdaq over-the-counter market, except those stocks included in the Standard & Poor's 500 Index. The fund invests all, or substantially all, of its assets in stocks of its target index, with nearly 80% of its assets invested in the 1,200 largest stocks in its target index (covering nearly 80% of the index's total market capitalization), and the rest of its assets in a representative sample of the remaining stocks. The fund holds a broadly diversified collection of securities that, in the aggregate, approximates the full index in terms of key characteristics. These key characteristics include industry weightings and market capitalization, as well as certain financial measures such as price/earnings ratio and dividend yield. This is an aggressive investment.

Sector weighting	Percent of total holdings	Top holdings	Percent of total holdings
Information Tech	18.9%	ROBLOX Corp.	N/A
Industrials	18.7%	Strategy Inc.	
Financials	16.1%	CRH plc	
Health Care	12.2%	Snowflake Inc.	
Consumer Discretionary	11.2%	Marvell Technology Inc.	
Real Estate	5.3%	Cloudflare Inc.	
Materials	4.8%	Alnylam Pharmaceuticals Inc.	
Communication Services	4.4%	Vertiv Holdings Co.	
Energy	3.7%	Carvana Co.	
Consumer Staples	2.7%	Cheniere Energy Inc.	
		Total Net Assets	\$26,924 MM
		Expense Ratio	0.05%
		Fund composition	N/A

Disclosure:

This material must be preceded or accompanied by the current prospectuses. You can receive prospectuses from your Horace Mann representative or by calling 1-800-999-1030. You should read the contract prospectus and the underlying investment option prospectuses carefully and consider the investment objectives, risks and charges and expenses carefully before you invest or send money. The prospectuses will provide complete information about Horace Mann's variable annuity contracts, Horace Mann Life Insurance Company and the underlying investment options. Horace Mann Life Insurance Company underwrites these variable annuity contracts, which are offered by Horace Mann Investors, Inc., member FINRA. Horace Mann Investors, Inc. is located at #1 Horace Mann Plaza, Springfield, IL 62715. Variable annuities are subject to market volatility and involve a risk of loss, including loss of principal.

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