

Vanguard® Small-Cap Index Fund - Admiral™ Shares

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Information as of 12/31/2024

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 CRSP US Small Cap Index, a broadly diversified index of stocks of small U.S. companies. The fund attempts to replicate the target index by investing all, or substantially all, of its assets in the stocks that make up the index, holding each stock in approximately the same proportion as its weighting in the index. This is an aggressive investment.

Sector weighting	Percent of total holdings	Top holdings	Percent of total holdings
Industrials	21.7%	Deckers Outdoor Corp.	
Consumer Discretionary	16.1%	Smurfit WestRock plc	
Financials	14.6%	Williams-Sonoma Inc.	
Technology	13.4%	First Citizens BancShares Inc.	
Health Care	10.5%	Expand Energy Corp.	
Real Estate	7.2%	Atmos Energy Corp.	
Energy	4.5%	Liberty Media Corp-Liberty Formula One	
Consumer Staples	3.6%	PTC Inc.	
Basic Materials	3.5%	EMCOR Group Inc.	
Utilities	3.3%	Natera Inc.	
		Total Net Assets	\$56,796 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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