

BlackRock® High Yield VI Fund

BlackRock® High Yield VI Fund

Information as of 12/31/2023

This fund is only available in the Personal Retirement Planner Deferred Variable Annuity.

Description:

The fund seeks to maximize total return consistent with income generation by investing generally in fixed income securities rated Ba or lower by Moody's or BB or lower by Standard & Poor's.

| Sector weighting | Percent of total holdings | Top holdings | Percent of total holdings |
|--------------------------------------|---------------------------|-------------------------------|---------------------------|
| High Yield Bonds - Industrials | 75.6% | N/A | |
| High Yield Bonds - Financials | 9.4% | | |
| Investment Grade Bonds | 5.6% | Total net assets | \$838.3 Million |
| Term Loans - Industrials | 5.4% | Expense Ratio | |
| U.S. Treasuries | 1.6% | Class I | Gross 0.65% |
| Cash | 1.4% | | Net 0.56% |
| High Yield CDS | 1.0% | Class III | Gross 0.90% |
| High Yield Bonds - Utilities | 1.0% | | Net 0.80% |
| Convertibles | 0.5% | Fund composition | |
| Equity/Equity Futures | 0.5% | N/A | |
| Other | 0.3% | | |
| Term Loans - Financials | 0.3% | | |
| Net Derivatives..... | -2.5% | | |

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.

BlackRock®

FS-00133 (12/23)

 **Horace Mann**
Founded by Educators for Educators