

## BlackRock® High Yield VI Fund

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Information as of 09/30/2025

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.

Top ten sector weighting	Percent of total holdings	Top ten holdings	Percent of total holdings
High Yield Bonds - Industrials .....	70.3%	N/A	
High Yield Bonds - Financials .....	13.8%		
Term Loans - Industrials .....	7.3%	<b>Total net assets</b> .....	\$1.1 Billion
Hedges/Derivatives/Synthetics .....	4.7%	<b>Expense Ratio</b>	
Investment Grade Bonds .....	3.0%	Class I	
High Yield Bonds - Utilities .....	2.4%	Gross .....	0.61%
High Yields CDS .....	1.4%	Net .....	0.54%
Convertibles .....	0.7%	Class III	
Equity/Equity Futures .....	0.7%	Gross .....	0.89%
Preferred Equity .....	0.5%	Net .....	0.78%
		<b>Fund composition</b>	
		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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