

DFA: Dimensional VA U.S. Targeted Value Portfolio

Dimensional Fund Advisors: Dimensional VA U.S. Targeted Value Portfolio

Information as of 09/30/2025

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

Description:

The investment objective of the VA U.S. Targeted Value Portfolio is to achieve long-term capital appreciation. Through a dynamic implementation process that integrates research, portfolio design, and portfolio management trading, Dimensional manages the tradeoffs that matter for performance—balancing competing premiums, diversification, and costs. This is an aggressive investment.

Sector weighting	Percent of total holdings	Top holdings	Percent of total holdings
Financials	29.71%	TD SYNEX Corp	0.70%
Industrials	16.26%	Toll Brothers Inc	0.59%
Consumer Discretionary	14.19%	Ally Financial Inc	0.59%
Energy	8.99%	First Horizon Corp	0.57%
Health Care	7.00%	WESCO International Inc	0.51%
Materials	6.82%	BorgWarner Inc	0.51%
Information Technology	6.71%	Elanco Animal Health Inc	0.50%
Consumer Staples	5.27%	Mosaic Co/The	0.50%
Communication Services	3.52%	Ovintiv Inc	0.49%
Real Estate	1.11%	Viatrix Inc	0.49%
Utilities	0.43%		

Total net assets \$740.3 Million

Expense Ratio

Gross	0.28%
Net	0.28%

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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