

## Vanguard® VIF Equity Index Portfolio

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Information as of 12/31/2024

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

#### Description:

The portfolio employs a “passive management”—or indexing—investment approach designed to track the performance of the Standard & Poor’s 500 Index, a widely recognized benchmark of U.S. stock market performance that is dominated by the stocks of large U.S. companies. The portfolio 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 a moderately aggressive investment.

Sector weighting	Percent of total holdings	Top holdings	Percent of total holdings
Information Tech	32.5%	Apple Inc.	
Financials	13.6%	NVIDIA Corp.	
Consumer Discretionary	11.3%	Microsoft Corp.	
Health Care	10.1%	Amazon.com Inc.	
Communication Services	9.4%	Alphabet Inc.	
Industrials	8.1%	Meta Platforms Inc.	
Consumer Staples	5.5%	Tesla Inc.	
Energy	3.2%	Broadcom Inc.	
Utilities	2.3%	Berkshire Hathaway Inc.	
Real Estate	2.1%	JPMorgan Chase &Co.	
		<b>Total Net Assets</b>	<b>\$11,479 MM</b>
		<b>Expense Ratio</b>	<b>0.14 %</b>
		<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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