

Vanguard® VIF International 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 invests in the stocks of companies located outside the United States. In selecting stocks, the fund's advisors evaluate foreign markets around the world and choose companies with above-average growth potential. The fund uses multiple investment advisors to manage its portfolio. This is a moderately aggressive investment.

| Sector weighting | Percent of total holdings | Top holdings | Percent of total holdings |
|------------------------------|------------------------------|---|------------------------------|
| Information Tech | 24.8% | Taiwan Semiconductor Manufacturing Co. Ltd. | |
| Consumer Discretionary | 20.3% | MercadoLibre Inc. | |
| Financials | 15.3% | Spotify Technology SA | |
| Industrials | 11.1% | Adyen NV | |
| Health Care | 11.0% | ASML Holding NV | |
| Communication Services | 9.5% | BYD Co. Ltd. | |
| Consumer Staples | 4.8% | Sea Ltd. | |
| Energy | 1.6% | NVIDIA Corp. | |
| Materials | 0.8% | Ferrari NV | |
| Utilities | 0.8% | Tencent Holdings Ltd. | |
| Geographic allocation | | Total Net Assets | \$2,922 MM |
| United States | 12.6% | Expense Ratio | 0.33 % |
| China | 9.4% | Fund composition | |
| United Kingdom | 9.3% | N/A | |
| Netherlands | 7.6% | | |
| Japan | 7.0% | | |
| Sweden | 6.5% | | |
| Taiwan | 6.5% | | |
| Denmark | 5.0% | | |
| Germany | 4.9% | | |
| France | 4.5% | | |

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.

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