

Vanguard® VIF Mid-Cap Index Portfolio

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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 uses a multimanager approach that provides exposure to a broad universe of mid-cap growth stocks. Each advisor independently manages its portion of fund assets, using its own research and investment methods. Both advisors use fundamentals, bottom-up stock selection to analyze and identify companies they believe have outstanding management and catalysts for growth, such as new products, market-share gains, and improving cost structure. Both advisors look for strong earnings-per-share growth and proven and sustainable competitive advantages. This is an aggressive investment.

Sector weighting	Percent of total holdings	Top holdings	Percent of total holdings
Industrials	19.1%	Robinhood Markets Inc.	
Consumer Discretionary	15.5%	Constellation Energy Corp.	
Financials	13.9%	Newmont Corp	
Technology	12.6%	DoorDash Inc.	
Utilities	9.3%	ROBLOX Corp.	
Health Care	7.0%	CRH plc	
Energy	6.8%	Arthur J Gallagher &Co.	
Real Estate	6.2%	Howmet Aerospace Inc.	
Consumer Staples	5.9%	Royal Caribbean Cruises Ltd.	
Basic Materials	2.7%	Motorola Solutions Inc.	
		Total Net Assets	\$3,285 MM
		Expense Ratio	0.17%
		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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