

## Vanguard® VIF Real Estate 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 an indexing investment approach designed to track the investment performance of the MSCI US REIT Index. The index is composed of stocks issued by equity real estate investment trusts (known as REITs). This is an aggressive investment.

Sector weighting	Percent of total holdings	Top holdings	Percent of total holdings
Retail REITs	13.8%	Prologis Inc.	
Health Care REITs	11.8%	Equinix Inc.	
Data Center REITs	10.2%	American Tower Corp.	
Industrial REITs	10.2%	Welltower Inc.	
Telecom Tower REITs	10.2%	Digital Realty Trust Inc.	
Multi-Family Residential REITs	8.9%	Simon Property Group Inc.	
Real Estate Services	7.5%	Public Storage	
Other Specialized REITs	6.7%	Realty Income Corp.	
Self-Storage REITs	6.3%	CBRE Group Inc.	
Single-Family Residential REIT	4.1%	Crown Castle Inc.	
		<b>Total Net Assets</b>	<b>\$1,103 MM</b>
		<b>Expense Ratio</b>	<b>0.26 %</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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