

Vanguard® VIF Small-Company Growth 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:

Vanguard Variable Insurance Fund Small Company Growth Portfolio seeks to provide long-term capital appreciation. The portfolio invests at least 80 percent of its assets primarily in common stocks of smaller companies. This is an aggressive investment.

Sector weighting	Percent of total holdings	Top holdings	Percent of total holdings
Health Care	25.0%	RB Global Inc.	
Industrials	22.2%	Churchill Downs Inc.	
Information Tech	20.7%	Euronet Worldwide Inc.	
Consumer Discretionary	11.0%	Trimble Inc.	
Financials	8.1%	Cargurus Inc.	
Communication Services	5.3%	Ziff Davis Inc.	
Energy	3.0%	Smartsheet Inc.	
Materials	2.0%	Alight Inc.	
Consumer Staples	1.6%	Dynatrace Inc.	
Real Estate	0.7%	STERIS plc	
		Total Net Assets	\$1,537 MM
		Expense Ratio	0.29 %
		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.

FFS-00148 (12/24)

