

Vanguard® Developed Markets Index Fund - Admiral Shares

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Information as of 12/31/2024

Description:

The fund employs an indexing investment approach designed to track the performance of the FTSE Developed ex North America Index, which includes over 3,700 common stocks of large-, mid-, and small-cap companies located in Canada and the major markets of Europe and the Pacific region. This is a moderately aggressive investment.

Sector weighting	Percent of total holdings	Top holdings	Percent of total holdings
Financials	21.8%	ASML Holding NV	
Industrials	18.3%	SAP SE	
Consumer Discretionary	13.4%	Novo Nordisk A/S	
Health Care	10.2%	Toyota Motor Corp.	
Technology	8.7%	Nestle SA	
Consumer Staples	6.6%	Roche Holding AG	
Basic Materials	6.1%	AstraZeneca plc	
Energy	5.1%	Novartis AG	
Telecommunications	3.5%	Samsung Electronics Co. Ltd.	
Utilities	3.3%	Shell plc	
Geographic allocation		Total Net Assets	\$27,248 MM
Japan	22.0%	Expense Ratio	0.08 %
United Kingdom	13.1%	Fund composition	N/A
Canada	10.6%		
France	8.2%		
Switzerland	7.4%		
Germany	7.2%		
Australia	6.7%		
Korea	3.7%		
Netherlands	3.4%		
Sweden	3.0%		

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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