

## Vanguard® Developed Markets Index Fund - Admiral Shares

### Vanguard® Developed Markets Index Fund - Admiral Shares

Vanguard, the ship logo and Signal are trademarks of The Vanguard Group, Inc.

Information as of 12/31/2023

#### 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 .....	19.1%	Samsung Electronics Co. Ltd.	
Industrials .....	17.6%	Novo Nordisk A/S	
Consumer Discretionary .....	13.7%	Nestle SA	
Health Care .....	10.5%	ASML Holding NV	
Technology .....	8.5%	Toyota Motor Corp.	
Consumer Staples .....	7.3%	Shell plc	
Basic Materials .....	7.2%	Roche Holding AG	
Energy .....	5.5%	Novartis AG	
Telecommunications .....	4.0%	LVMH Moet Hennessy Louis Vuitton SE	
Utilities .....	3.4%	AstraZeneca plc	
Real Estate .....	3.2%		
Other .....	0.0%		
<b>Geographic allocation</b>		<b>Total net assets .....</b>	<b>\$26,441 Million</b>
Japan .....	21.1%	<b>Expense Ratio .....</b>	<b>0.07%</b>
United Kingdom .....	12.8%	<b>Fund composition</b>	
Canada .....	9.6%	N/A	
France .....	9.0%		
Switzerland .....	7.7%		
Australia .....	6.9%		
Germany .....	6.8%		
Korea .....	4.8%		
Netherlands .....	3.6%		
Sweden .....	3.1%		

#### 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-00150 (12/23)

