

Janus Henderson VIT Enterprise Portfolio

Janus Henderson VIT Enterprise Portfolio Institutional

Information as of 12/31/2024

Description:

By taking a moderate approach to an asset class with potential for rapid growth, this mid-cap growth fund has demonstrated lower volatility than the index. Unlike many competitor products that focus on short-term growth rates, this strategy seeks to invest in companies exhibiting sustainable and durable growth. This is an aggressive investment.

Sector weighting

	Percent of total holdings
Information Technology	25.60%
Industrials	23.48%
Health Care	16.09%
Financials.....	12.50%
Consumer Discretionary	6.59%
Utilities	4.37%
Communication Services	2.83%
Real Estate	1.53%
Energy	1.34%
Materials	1.22%
Consumer Staples	0.45%
Equity Other.....	0.01%
Cash Equivalents & Other.....	3.99%

Top holdings

	Percent of total holdings
Constellation Software Inc/Canada	4.71%
GoDaddy Inc	4.23%
SS&C Technologies Holdings Inc	3.24%
Boston Scientific Corp	3.14%
Intact Financial Corp	2.83%
Flex Ltd	2.75%
AppLovin Corp	2.45%
Teleflex Inc	2.27%
Revvity Inc	2.20%
Liberty Media Corp-Liberty Formula One	2.19%

Total net assets\$1.76 Billion

Expense Ratio

Gross.....	0.72%
Net.....	0.72%

Regions

North America	91.50%
Europe	4.51%

Janus Henderson
INVESTORS

FFS-00163 (12/24)

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Beta: 0.79 (3 yr)

Beta definition:

Beta provides a measure of a stock or fund's volatility relative to the market. The market is often defined by a certain benchmark, index or market average. The market's beta is 1. If a stock or fund is more volatile than the market, its beta will be higher than 1. If it is less volatile, the beta will be below 1. An investment that has a beta of 1.25 is believed to be more volatile than its market benchmark. For example, if the benchmark dropped 1 percent, then an investment with a beta of 1.25 is predicted to drop 1.25 percent. Remember, investment returns and principal value will fluctuate, so the value of your account, when redeemed, may be more or less than your original cost.

Benchmark: Russell MidCap Growth Index

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.

Smaller capitalization securities may be less stable and more susceptible to adverse developments, and may be more volatile and less liquid than larger capitalization securities

Growth stocks are subject to increased risk of loss and price volatility and may not realize their perceived growth potential.

Derivatives can be highly volatile and more sensitive to changes in economic or market conditions than other investments. This could result in losses that exceed the original investment and may be magnified by leverage.

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