

Vanguard® VIF Short-Term Investment Grade Bond

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Information as of 09/30/2025

This fund is only available in the Personal Retirement Planner Deferred Variable Annuity.

Description:

The portfolio invests in a variety of high-quality and medium-quality fixed income securities, at least 80% of which will be short- and intermediate-term investment-grade securities. This is a moderately conservative investment.

Sector weighting	Percent of total holdings	Fund composition	
Industrial	40.9%	U.S. Government	9.3%
Finance	33.2%	AAA	2.0%
Treasury/Agency	9.3%	AA	3.4%
Utilities	6.2%	A	31.1%
Asset-Backed	4.9%	BBB	52.1%
Foreign	3.9%	BB	1.3%
Commercial Mortgage-Backed	0.9%	B	0.5%
Other	0.7%	CCC or Lower	0.1%
Government Mortgage-Backed	0.0%	Not Rated	0.2%
		Total Net Assets	\$2,603 MM
		Expense Ratio	0.14%
		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-00170 (09/25)



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