

## Neuberger Genesis Fund - Advisor Class

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Information as of 03/31/2025

#### Description:

The Fund seeks growth of capital by investing in mainly small capitalization companies, defined as companies with a total market capitalization within the market capitalization range of companies in the Russell 2000® Index at the time of initial purchase. This is an aggressive investment.

Sectors	Percent of total holdings	Top holdings	Percent of total holdings
	N/A	Chemed Corporation .....	2.0%
		RBC Bearings Incorporated .....	1.9%
		Valmont Industries, Inc. ....	1.8%
		FirstService Corp .....	1.8%
		Nexstar Media Group, Inc. ....	1.8%
		Texas Roadhouse, Inc. ....	1.6%
		Kirby Corporation .....	1.6%
		Fair Isaac Corporation .....	1.6%
		Commvault Systems, Inc. ....	1.5%
		Haemonetics Corporation .....	1.5%

**Total net assets** .....\$9.1 Billion

#### Expense Ratio

Gross..... 1.34%  
Net..... 1.34%

#### Fund Composition

Common Stocks ..... 99.4%  
Cash & Cash Equivalents ..... 0.6%

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FFS-00178 (03/25)

**Beta:** 0.80 (10 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 2000® 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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