Take a look at Horace Mann's Capital Premier Series I

An annuity offers some significant features and guarantees. As life expectancies increase, a key retirement concern is outliving your money. With an annuity you have the opportunity to choose lifetime income options, which would supply you with income you are guaranteed not to outlive. In addition, if you die before you retire, the guaranteed minimum death benefit provides some safeguards for your family. With Horace Mann Life Insurance Company's Capital Premier Series 1 (CPS 1) group variable annuity you get that and more.

Horace Mann has partnered with a number of well-known investment firms to provide educators a full range of investment options that span a wide spectrum of investment styles. From large company growth to bond options, we can help match your personal investment comfort level with the appropriate investment options. You can re-allocate your money, use dollar-cost-averaging, or use systematic rebalancing to maintain your desired investment strategy. You can also allocate contributions to a fixed account with a guaranteed interest rate.

Keep a long-range outlook

A variable annuity is an insurance product designed to help meet retirement needs and should be seen as part of a long-term retirement plan. However, we understand investors may want to monitor the performance results of the investment options available within our variable annuities. Therefore, we provide these monthly performance updates.

Take a few minutes to review the results; we caution you to not make a purchase or allocation decision based solely on the numbers in the following tables. You may be tempted to try to chase the investment options providing the best current results. However, for that to work, you have to be right twice. You have to know when to start investing in an option and when to stop. Those are tough calls, even for professional money managers. Stock market and individual investment option performance often comes in spurts easily missed while you're waiting for just the right time to make changes.

At Horace Mann, we recommend you keep a long-range focus, as annuities are long-term investments, and work closely with a Horace Mann representative to keep your goals and risk tolerance in sync with your investment option choices.

Investment options performance as of October 30, 2026

These tables reflect the three-month return and average annual rates of return for each investment option within CPS 1, a group variable annuity program. The effective date of CPS 1 is April 1, 2002. All results for periods prior to the stated inclusion dates are hypothetical performance, and the results after those dates are actual performance of the investment options in the CPS 1 program. Returns prior to the inception date of the investment option are based on the previous performance of other share classes of that investment option. This performance is representative of what the investment option would have produced because all share classes of an investment option invest in the same portfolio of securities.

The three-month return and average annual rates of return assume premiums were paid as of the beginning of the period indicated. The three-month return and average annual rates of return of each variable subaccount were adjusted for a 0.80 percent mortality and expense fee. CPS 1 has no surrender charges. Therefore, the returns would be the same whether or not the money remained invested at the end of the relevant time period.

All returns in the tables below are based on a $10,000 investment. The returns measure past performance and do not guarantee future results. The actual experience may vary based on the amount of the premium and the date premium payments were made. The investment return and value of a variable annuity will fluctuate, depending on the performance of the selected investment options, and the value of the variable annuity may be worth more or less than the original investment when withdrawn. Current performance may be higher or lower than the performance data quoted. Monthly performance may be found by visiting horacemann.com. Go to the Financial Services section, click on "Learn more about Annuities" and then click "Monthly Investment Options Performance" under the "Annuity Resources" section on the right and scroll to Capital Premier Series 1.

Horace Mann
Founded by Educators for Educators

Non-standardized performance

The results in the following table include performance results for investment options for time periods prior to their inclusion in the contract. These results for periods prior to inclusion are calculated as if the options were part of the contract during those periods to provide historical perspective on the options and are not actual performance in the contract.

Variable Investment Options	Inception Date	Since inception	Since inclusion	10 years	5 years	3 years	1 year	3 months
Technology								
T Rowe Price Science and Technology (1)	Mar-00	5.25%	13.20%	17.42%	11.85%	30.21%	6.18%	-6.55%
Large cap								
^AllianceBernstein VPS Large Cap Growth Portfolio	Jun-92	10.27%	9.01%	15.19%	6.96%	17.62%	0.70%	-0.22%
BlackRock Index Equity Portfolio (Service Class)	Apr-92	8.91%	8.83%	14.28%	10.91%	22.13%	10.94%	1.21%
Davis Equity Portfolio	Jun-99	7.14%	8.08%	12.53%	11.18%	24.64%	20.37%	-2.27%
Mid Cap								
Ariel Appreciation Fund®	Dec-89	9.28%	7.14%	8.38%	5.52%	17.68%	21.71%	0.76%
Fidelity VIP Mid Cap Portfolio (SC2)	Dec-98	11.10%	9.53%	10.94%	8.21%	21.01%	22.87%	-2.39%
Lord Abbett Series Fund Growth Opportunities (2)	Apr-03	8.54%	8.10%	9.57%	-0.06%	19.19%	-8.74%	-7.20%
Small Cap								
^Ariel Fund®	Nov-86	10.07%	7.73%	9.88%	5.65%	20.91%	20.74%	1.99%
Neuberger Genesis Fund (Advisor Class)	Apr-97	9.41%	8.24%	8.28%	0.96%	9.67%	11.42%	-0.93%
International								
Goldman Sachs VIT International Equity Fund (2)	Jan-98	4.52%	5.41%	8.79%	10.00%	21.54%	14.63%	-3.24%
Templeton Foreign Smaller Companies Fund (Class A)	Sep-91	6.12%	5.62%	5.70%	0.27%	11.84%	10.81%	-0.58%
Bond								
BlackRock Low Duration Bond Portfolio (Service Class)	Jul-92	2.43%	1.57%	1.35%	1.55%	4.18%	1.07%	-0.17%
BlackRock Total Return II Portfolio (Service Class)	Dec-92	3.24%	2.18%	0.43%	-1.46%	4.21%	-1.67%	-0.57%
Balanced								
Putnam VT George Putnam Balanced Fund (IA Shares)	Apr-98	5.49%	5.93%	9.89%	7.27%	16.73%	8.23%	0.80%
Wilshire VIT Global Allocation Fund	Oct-89	6.20%	5.91%	7.06%	5.21%	15.28%	7.04%	-0.64%
Money Market								
Goldman Sachs Government Money Market Fund	Oct-13	1.06%	3.31%	1.60%	3.00%	3.66%	2.86%	0.72%

Standardized performance

This table shows standardized performance for all investment options based on the actual performance, including the mortality and expense fee, since the options were included in the CPS 1 contract. Performance is only included for time periods since the options were included in the contract and all other time periods are blank.

Variable Investment Options	Since inclusion	10 years	5 years	3 years	1 year	3 months
Technology						
T Rowe Price Science and Technology (1)	13.20%	17.42%	11.85%	30.21%	6.18%	-6.55%
Large cap						
^AllianceBernstein VPS Large Cap Growth Portfolio	9.01%	15.19%	6.96%	17.62%	0.70%	-0.22%
BlackRock Index Equity Portfolio (Service Class)	8.83%	14.28%	10.91%	22.13%	10.94%	1.21%
Davis Equity Portfolio	8.08%	12.53%	11.18%	24.64%	20.37%	-2.27%
Mid Cap						
Ariel Appreciation Fund®	7.14%	8.38%	5.52%	17.68%	21.71%	0.76%
Fidelity VIP Mid Cap Portfolio (SC2)	9.53%	10.94%	8.21%	21.01%	22.87%	-2.39%
Lord Abbett Series Fund Growth Opportunities (2)	8.10%	9.57%	-0.06%	19.19%	-8.74%	-7.20%
Small Cap						
^Ariel Fund®	7.73%	9.88%	5.65%	20.91%	20.74%	1.99%
Neuberger Genesis Fund (Advisor Class)	8.24%	8.28%	0.96%	9.67%	11.42%	-0.93%

^ *These investment options were closed to new investments in new and existing contracts as of May 1, 2012.*

Standardized performance

Variable Investment Options	Since inclusion	10 years	5 years	3 years	1 year	3 months
International						
Goldman Sachs VIT International Equity Fund (2)	5.41%	8.79%	10.00%	21.54%	14.63%	-3.24%
Templeton Foreign Smaller Companies Fund (Class A)	5.62%	5.70%	0.27%	11.84%	10.81%	-0.58%
Bond						
BlackRock Low Duration Bond Portfolio (Service Class)	1.57%	1.35%	1.55%	4.18%	1.07%	-0.17%
BlackRock Total Return II Portfolio (Service Class)	2.18%	0.43%	-1.46%	4.21%	-1.67%	-0.57%
Balanced						
Putnam VT George Putnam Balanced Fund (IA Shares)	5.93%	9.89%	7.27%	16.73%	8.23%	0.80%
Wilshire VIT Global Allocation Fund	5.91%	7.06%	5.21%	15.28%	7.04%	-0.64%
Money Market						
Goldman Sachs Government Money Market Fund	3.31%	--%	--%	--%	2.86%	0.72%

^ *These investment options were closed to new investments in new and existing contracts as of May 1, 2012.*

CPS 1 contract information

Horace Mann Life Insurance Company underwrites the CPS 1 group variable annuity contract. More information about Horace Mann Life Insurance Company, CPS 1 and CPS 1's underlying investment options, including charges and expenses, can be found in the current prospectuses. You can receive prospectuses by contacting your PEB representative at 312-922-3264. PEB Financial Services is located at 542 S. Dearborn St., Suite 300, Chicago, IL 60605. You should read the contract prospectus and the underlying investment options prospectuses carefully and consider the investment objectives, risks and charges and expenses carefully before you invest or send money. Individuals at PEB are registered representatives with and offer securities through Linsco/Private Ledger (LPL). Member FINRA/SIPC. As with all securities, variable annuities are subject to market volatility and involve a risk of loss, including loss of principal.

Due to market volatility, short-term returns may not be indicative of longer-term results. While all investing involves some risk there are greater risks associated with investing in small size companies, mid-size companies, international securities and high-yield bonds.

While an annuity is not required in order to obtain tax deferral within a qualified retirement plan, an annuity offers additional benefits, including those stated above. In order to offer these benefits a mortality and expense fee is included in the annuity.

Distributions from an annuity may be subject to federal income taxes. In addition, there may be a 10% penalty tax on distributions withdrawn before age 59½. The IRS restricts distributions from 403(b) annuities before age 59½ and 457(b) eligible annuities before age 70½ and they may be further restricted by your employer's plan document.

The guarantees in this contract are provided by Horace Mann Life Insurance Company and are based on the financial stability of the company.

All options not referenced in footnote 1 or 2 that follow were included in the CPS 1 program on the program's effective date: April 1, 2002 (inclusion date).

Wilshire Associates Incorporated became the investment advisor for the Horace Mann Mutual Funds variable investment option offered in CPS 1 on March 1, 1999. The advisor and/or sub advisors managing this Fund's assets have varied over the periods shown. On Sept. 30, 2004, sponsorship of this Fund was transferred to Wilshire Associates Incorporated, and the name of the Fund was changed to Wilshire VIT. On September 19, 2014, the Wilshire VIT Small Cap Fund was merged into the Wilshire VIT Balanced Fund and the name of the Wilshire VIT Balanced Fund was changed to the Wilshire VIT Global Allocation Fund.

The variable investment option names in the table may not match the names in the footnotes due to abbreviations.

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(1) The inclusion date for the T Rowe Price Science and Technology Fund - Advisor Class is April 14, 2003, when this option became available in the CPS 1 program.

(2) Lord Abbett Series Fund - Growth Opportunities Portfolio and Goldman Sachs Variable Insurance Trust (VIT) International Equity Fund were included in the CPS 1 program on June 1, 2004 (inclusion date).