Take a look at Horace Mann's Personal Retirement Planner Qualified variable annuity program

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 a Horace Mann Life Insurance Company Personal Retirement Planner Qualified variable annuity you get that and more.

Horace Mann has partnered with a number of well-known investment firms to provide 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 the Personal Retirement Planner Qualified variable annuity program. The effective date for the Personal Retirement Planner Qualified product is May 16, 2017. 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 Personal Retirement Planner Qualified 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 1.25 percent mortality and expense fee. This product includes an annual maintenance fee of $35.

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. 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 Personal Retirement Planner Qualified.

Horace Mann®
Founded by Educators for Educators

The results in the two following tables 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.

Return if money remained invested

The results in the table below represent the return if all money remained invested in the contract at the end of the applicable time period. They reflect the mortality and expense fee and the annual maintenance fee.

Variable investment options	Inception date	Since inception	Since inclusion**	10 years	5 years	3 years	1 year	3 months
Lifecycle/Target Date								
Vanguard Target Retirement Income Fund	Oct-03	3.65%	3.46%	3.56%	1.94%	8.54%	2.47%	-0.30%
Vanguard Target Retirement 2020 Fund	Jun-06	8.44%	4.70%	5.12%	2.42%	9.66%	2.92%	-0.28%
Vanguard Target Retirement 2025 Fund	Oct-03	5.45%	5.77%	6.25%	3.53%	12.00%	4.54%	-0.36%
Vanguard Target Retirement 2030 Fund	Jun-06	9.47%	6.57%	7.13%	4.35%	13.62%	5.63%	-0.47%
Vanguard Target Retirement 2035 Fund	Oct-03	6.44%	7.33%	7.97%	5.11%	14.94%	6.64%	-0.52%
Vanguard Target Retirement 2040 Fund	Jun-06	10.37%	8.07%	8.79%	5.85%	16.21%	7.63%	-0.55%
Vanguard Target Retirement 2045 Fund	Oct-03	7.28%	8.76%	9.49%	6.56%	17.45%	8.57%	-0.60%
Vanguard Target Retirement 2050 Fund	Jun-06	10.92%	9.14%	9.85%	7.21%	18.59%	9.49%	-0.65%
Vanguard Target Retirement 2055 Fund (2)	Aug-10	9.31%	12.67%	9.87%	7.23%	18.63%	9.58%	-0.67%
Vanguard Target Retirement 2060 Fund (2)	Jan-12	9.20%	12.66%	9.86%	7.23%	18.61%	9.56%	-0.68%
Large Company Value								
T Rowe Price Equity Income Fund - Investor Class	Oct-85	9.38%	9.28%	9.96%	9.16%	18.55%	23.25%	1.56%
Large Company Blend								
Vanguard 500 Index - Admiral Shares	Sep-06	9.47%	13.05%	13.75%	10.29%	21.56%	10.32%	1.15%
Large Company Growth								
T Rowe Price Growth Stock Fund - Investor Class	Apr-50	9.71%	11.08%	12.31%	3.19%	16.87%	-5.61%	-1.29%
+Putnam VT Sustainable Leaders IA (1)	May-94	8.37%	11.31%	13.24%	5.34%	16.55%	3.78%	0.44%
American Funds IS Growth Fund (6)	Dec-12	14.60%	2.55%	15.90%	7.60%	22.94%	1.63%	1.56%
Mid-size Company Value								
Vanguard Selected Value Fund	Feb-96	8.03%	8.84%	10.06%	9.19%	17.15%	21.84%	1.54%
Mid-size Company Blend								
Vanguard Extended Market Index - Admiral Shares	Sep-06	8.06%	8.90%	9.95%	3.26%	19.37%	8.31%	-2.41%
Mid-size Company Growth								
@@Vanguard Mid-Growth Fund	Dec-97	6.75%	7.20%	8.05%	-1.52%	12.08%	-7.05%	-2.26%
###T Rowe Price New Horizons Fund - Investor Class (4)	Jun-60	9.87%	8.58%	10.06%	-5.78%	9.41%	4.54%	-1.94%
Janus Henderson VIT Enterprise (5)	Sep-93	9.48%	11.39%	10.94%	4.12%	14.18%	5.59%	-2.40%
Small Company Value								
T Rowe Price Small Cap Value	Jun-88	9.52%	6.96%	8.31%	2.81%	15.99%	14.93%	-4.87%
Small Company Blend								
Vanguard Small Cap Index - Admiral Shares	Dec-06	7.51%	8.46%	9.49%	4.68%	17.64%	13.62%	-1.61%
Small Company Growth								
###MFS VIT New Discovery Initial (3)	May-98	7.49%	8.28%	10.22%	-1.71%	15.48%	13.31%	1.23%
Neuberger Genesis Fund (Advisor Class) (5)	Apr-97	8.81%	10.47%	7.57%	0.12%	8.89%	10.57%	-1.04%
Developed Markets								
Vanguard Developed Markets Index Admiral Shares	May-00	4.12%	7.21%	8.16%	7.47%	19.82%	14.87%	-2.18%
T Rowe Price Overseas Stock Fund - Investor Class	Dec-06	3.44%	6.36%	7.51%	6.22%	17.41%	11.89%	-2.30%
American Funds IS International Growth & Income (2)	Nov-08	7.33%	11.28%	7.10%	6.95%	18.29%	12.57%	-3.60%
Emerging Markets								
T Rowe Price Emerging Markets Stock Fund	Mar-95	5.37%	2.96%	4.04%	0.31%	16.08%	14.28%	-6.44%
Vanguard Emerging Markets Stock Index - Admiral Shares	Jan-07	3.07%	4.53%	5.18%	3.18%	14.84%	2.01%	-5.28%

*** Inclusion date - the date the investment options were first included in the Personal Retirement Planner Qualified program is the program's effective date: May 16, 2017 with the exception of those options noted in the footnotes listed at the end of this document.*

##These investment options were closed to new investments in new and existing contracts as of May 1, 2019.

 # This fund was closed to new investors as of May 1, 2021.

@@ This fund was closed to new investors as of May 1, 2022.

###These investment options were closed to new investments on May 1, 2025.

+These investment options were closed to new investments on May 1, 2026.

Return if money remained invested

Variable investment options	Inception date	Since inception	Since inclusion**	10 years	5 years	3 years	1 year	3 months
Real Estate								
T Rowe Price Global Real Estate - Investor Class	Oct-08	6.08%	1.91%	1.93%	-2.40%	8.94%	4.99%	-4.53%
Vanguard REIT Index - Admiral Shares	Jun-07	3.56%	3.96%	3.90%	-0.75%	11.46%	7.66%	-4.47%
Technology								
Janus Henderson Global Tech and Innovation Fund Cl 1 (5)	Jan-00	6.31%	33.34%	20.20%	11.80%	31.05%	12.29%	-1.65%
Intermediate-Term Bond								
American Funds IS US Government Sec 1 (2)	Dec-85	3.51%	-1.50%	-0.12%	-1.71%	3.47%	-2.13%	-0.21%
Fidelity VIP Investment Grade Bond IC (3)	Dec-88	3.18%	-1.27%	0.36%	-1.57%	3.98%	-2.01%	-0.40%
# T Rowe Price New Income Fund - Investor Class	Aug-73	4.60%	-0.36%	-0.51%	-2.40%	3.48%	-2.02%	-0.44%
Vanguard Total Bond Market Index - Admiral Shares	Sep-06	1.50%	0.01%	-0.18%	-1.82%	3.76%	-1.70%	-0.21%
Global Bond								
##T Rowe Price International Bond Fund - Investor Class	Sep-86	2.79%	-1.56%	-1.87%	-4.41%	2.89%	-2.60%	-1.84%
Vanguard VIF Global Bond Index (1)	Sep-17	-0.20%	-0.36%	--%	-1.73%	3.39%	-1.87%	-0.26%
High Yield Bond								
Vanguard High-Yield Corporate Fund Admiral Shares	Dec-98	4.46%	2.86%	3.03%	2.06%	6.42%	0.15%	-1.10%
Multi-Sector Bond								
T Rowe Price Spectrum Income Fund - Investor Class	Jun-90	4.59%	1.50%	1.57%	0.11%	5.24%	-0.11%	-0.72%
Short-Term Bond								
Vanguard VIF Short Term Investment Grade Bond (2)	Feb-99	1.98%	0.95%	0.94%	0.85%	3.95%	0.21%	-0.12%
Balanced								
Calvert VP SRI Balanced I (1)	Sep-85	6.20%	7.90%	8.07%	4.93%	13.51%	1.35%	-1.18%
Money Market								
Vanguard Federal Money Market Fund	Jul-81	2.49%	0.93%	0.80%	2.20%	2.84%	2.07%	0.62%

Return if money withdrawn early

The results in the table below represent the return if the contract was surrendered at the end of the applicable time period and reflect the mortality and expense fee and the annual maintenance fee.

Variable investment options	Inception date	Since inception	Since inclusion**	10 years	5 years	3 years	1 year	3 months
Lifecycle/Target Date								
Vanguard Target Retirement Income Fund	Oct-03	3.65%	3.46%	3.56%	1.94%	8.54%	2.47%	-0.30%
Vanguard Target Retirement 2020 Fund	Jun-06	8.44%	4.70%	5.12%	2.42%	9.66%	2.92%	-0.28%
Vanguard Target Retirement 2025 Fund	Oct-03	5.45%	5.77%	6.25%	3.53%	12.00%	4.54%	-0.36%
Vanguard Target Retirement 2030 Fund	Jun-06	9.47%	6.57%	7.13%	4.35%	13.62%	5.63%	-0.47%
Vanguard Target Retirement 2035 Fund	Oct-03	6.44%	7.33%	7.97%	5.11%	14.94%	6.64%	-0.52%
Vanguard Target Retirement 2040 Fund	Jun-06	10.37%	8.07%	8.79%	5.85%	16.21%	7.63%	-0.55%
Vanguard Target Retirement 2045 Fund	Oct-03	7.28%	8.76%	9.49%	6.56%	17.45%	8.57%	-0.60%
Vanguard Target Retirement 2050 Fund	Jun-06	10.92%	9.14%	9.85%	7.21%	18.59%	9.49%	-0.65%
Vanguard Target Retirement 2055 Fund (2)	Aug-10	9.31%	12.67%	9.87%	7.23%	18.63%	9.58%	-0.67%
Vanguard Target Retirement 2060 Fund (2)	Jan-12	9.20%	12.66%	9.86%	7.23%	18.61%	9.56%	-0.68%
Large Company Value								
T Rowe Price Equity Income Fund - Investor Class	Oct-85	9.38%	9.28%	9.96%	9.16%	18.55%	23.25%	1.56%
Large Company Blend								
Vanguard 500 Index - Admiral Shares	Sep-06	9.47%	13.05%	13.75%	10.29%	21.56%	10.32%	1.15%
Large Company Growth								
T Rowe Price Growth Stock Fund - Investor Class	Apr-50	9.71%	11.08%	12.31%	3.19%	16.87%	-5.61%	-1.29%
+Putnam VT Sustainable Leaders IA (1)	May-94	8.37%	11.31%	13.24%	5.34%	16.55%	3.78%	0.44%
American Funds IS Growth Fund (6)	Dec-12	14.60%	2.55%	15.90%	7.60%	22.94%	1.63%	1.56%

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##These investment options were closed to new investments in new and existing contracts as of May 1, 2019.

 # This fund was closed to new investors as of May 1, 2021.

@@ This fund was closed to new investors as of May 1, 2022.

###These investment options were closed to new investments on May 1, 2025.

+These investment options were closed to new investments on May 1, 2026.

Return if money withdrawn early

Variable investment options	Inception date	Since inception	Since inclusion**	10 years	5 years	3 years	1 year	3 months
Mid-size Company Value								
Vanguard Selected Value Fund	Feb-96	8.03%	8.84%	10.06%	9.19%	17.15%	21.84%	1.54%
Mid-size Company Blend								
Vanguard Extended Market Index - Admiral Shares	Sep-06	8.06%	8.90%	9.95%	3.26%	19.37%	8.31%	-2.41%
Mid-size Company Growth								
@@Vanguard Mid-Growth Fund	Dec-97	6.75%	7.20%	8.05%	-1.52%	12.08%	-7.05%	-2.26%
###T Rowe Price New Horizons Fund - Investor Class (4)	Jun-60	9.87%	8.58%	10.06%	-5.78%	9.41%	4.54%	-1.94%
Janus Henderson VIT Enterprise (5)	Sep-93	9.48%	11.39%	10.94%	4.12%	14.18%	5.59%	-2.40%
Small Company Value								
T Rowe Price Small Cap Value	Jun-88	9.52%	6.96%	8.31%	2.81%	15.99%	14.93%	-4.87%
Small Company Blend								
Vanguard Small Cap Index - Admiral Shares	Dec-06	7.51%	8.46%	9.49%	4.68%	17.64%	13.62%	-1.61%
Small Company Growth								
###MFS VIT New Discovery Initial (3)	May-98	7.49%	8.28%	10.22%	-1.71%	15.48%	13.31%	1.23%
Neuberger Genesis Fund (Advisor Class) (5)	Apr-97	8.81%	10.47%	7.57%	0.12%	8.89%	10.57%	-1.04%
Developed Markets								
Vanguard Developed Markets Index Admiral Shares	May-00	4.12%	7.21%	8.16%	7.47%	19.82%	14.87%	-2.18%
T Rowe Price Overseas Stock Fund - Investor Class	Dec-06	3.44%	6.36%	7.51%	6.22%	17.41%	11.89%	-2.30%
American Funds IS International Growth & Income (2)	Nov-08	7.33%	11.28%	7.10%	6.95%	18.29%	12.57%	-3.60%
Emerging Markets								
T Rowe Price Emerging Markets Stock Fund	Mar-95	5.37%	2.96%	4.04%	0.31%	16.08%	14.28%	-6.44%
Vanguard Emerging Markets Stock Index - Admiral Shares	Jan-07	3.07%	4.53%	5.18%	3.18%	14.84%	2.01%	-5.28%
Real Estate								
T Rowe Price Global Real Estate - Investor Class	Oct-08	6.08%	1.91%	1.93%	-2.40%	8.94%	4.99%	-4.53%
Vanguard REIT Index - Admiral Shares	Jun-07	3.56%	3.96%	3.90%	-0.75%	11.46%	7.66%	-4.47%
Technology								
Janus Henderson Global Tech and Innovation Fund Cl 1 (5)	Jan-00	6.31%	33.34%	20.20%	11.80%	31.05%	12.29%	-1.65%
Intermediate-Term Bond								
American Funds IS US Government Sec 1 (2)	Dec-85	3.51%	-1.50%	-0.12%	-1.71%	3.47%	-2.13%	-0.21%
Fidelity VIP Investment Grade Bond IC (3)	Dec-88	3.18%	-1.27%	0.36%	-1.57%	3.98%	-2.01%	-0.40%
# T Rowe Price New Income Fund - Investor Class	Aug-73	4.60%	-0.36%	-0.51%	-2.40%	3.48%	-2.02%	-0.44%
Vanguard Total Bond Market Index - Admiral Shares	Sep-06	1.50%	0.01%	-0.18%	-1.82%	3.76%	-1.70%	-0.21%
Global Bond								
##T Rowe Price International Bond Fund - Investor Class	Sep-86	2.79%	-1.56%	-1.87%	-4.41%	2.89%	-2.60%	-1.84%
Vanguard VIF Global Bond Index (1)	Sep-17	-0.20%	-0.36%	--%	-1.73%	3.39%	-1.87%	-0.26%
High Yield Bond								
Vanguard High-Yield Corporate Fund Admiral Shares	Dec-98	4.46%	2.86%	3.03%	2.06%	6.42%	0.15%	-1.10%
Multi-Sector Bond								
T Rowe Price Spectrum Income Fund - Investor Class	Jun-90	4.59%	1.50%	1.57%	0.11%	5.24%	-0.11%	-0.72%
Short-Term Bond								
Vanguard VIF Short Term Investment Grade Bond (2)	Feb-99	1.98%	0.95%	0.94%	0.85%	3.95%	0.21%	-0.12%
Balanced								
Calvert VP SRI Balanced I (1)	Sep-85	6.20%	7.90%	8.07%	4.93%	13.51%	1.35%	-1.18%
Money Market								
Vanguard Federal Money Market Fund	Jul-81	2.49%	0.93%	0.80%	2.20%	2.84%	2.07%	0.62%

*** Inclusion date - the date the investment options were first included in the Personal Retirement Planner Qualified program is the program's effective date: May 16, 2017 with the exception of those options noted in the footnotes listed at the end of this document.*

##These investment options were closed to new investments in new and existing contracts as of May 1, 2019.

 # This fund was closed to new investors as of May 1, 2021.

@@ This fund was closed to new investors as of May 1, 2022.

###These investment options were closed to new investments on May 1, 2025.

+These investment options were closed to new investments on May 1, 2026.

Standardized performance

This table shows standardized performance for all investment options based on the actual performance, including the mortality and expense fee and the annual

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
Lifecycle/Target Date						
Vanguard Target Retirement Income Fund	3.46%	--%	1.94%	8.54%	2.47%	-0.30%
Vanguard Target Retirement 2020 Fund	4.70%	--%	2.42%	9.66%	2.92%	-0.28%
Vanguard Target Retirement 2025 Fund	5.77%	--%	3.53%	12.00%	4.54%	-0.36%
Vanguard Target Retirement 2030 Fund	6.57%	--%	4.35%	13.62%	5.63%	-0.47%
Vanguard Target Retirement 2035 Fund	7.33%	--%	5.11%	14.94%	6.64%	-0.52%
Vanguard Target Retirement 2040 Fund	8.07%	--%	5.85%	16.21%	7.63%	-0.55%
Vanguard Target Retirement 2045 Fund	8.76%	--%	6.56%	17.45%	8.57%	-0.60%
Vanguard Target Retirement 2050 Fund	9.14%	--%	7.21%	18.59%	9.49%	-0.65%
Vanguard Target Retirement 2055 Fund (2)	12.67%	--%	7.23%	18.63%	9.58%	-0.67%
Vanguard Target Retirement 2060 Fund (2)	12.66%	--%	7.23%	18.61%	9.56%	-0.68%

Standardized performance

Variable investment options	Since inclusion**	10 years	5 years	3 years	1 year	3 months
Large Company Value						
T Rowe Price Equity Income Fund - Investor Class	9.28%	--%	9.16%	18.55%	23.25%	1.56%
Large Company Blend						
Vanguard 500 Index - Admiral Shares	13.05%	--%	10.29%	21.56%	10.32%	1.15%
Large Company Growth						
T Rowe Price Growth Stock Fund - Investor Class	11.08%	--%	3.19%	16.87%	-5.61%	-1.29%
+Putnam VT Sustainable Leaders IA (1)	11.31%	--%	5.34%	16.55%	3.78%	0.44%
American Funds IS Growth Fund (6)	2.55%	--%	--%	--%	--%	1.56%
Mid-size Company Value						
Vanguard Selected Value Fund	8.84%	--%	9.19%	17.15%	21.84%	1.54%
Mid-size Company Blend						
Vanguard Extended Market Index - Admiral Shares	8.90%	--%	3.26%	19.37%	8.31%	-2.41%
Mid-size Company Growth						
@@Vanguard Mid-Growth Fund	7.20%	--%	-1.52%	12.08%	-7.05%	-2.26%
###T Rowe Price New Horizons Fund - Investor Class (4)	8.58%	--%	-5.78%	9.41%	4.54%	-1.94%
Janus Henderson VIT Enterprise (5)	11.39%	--%	--%	--%	5.59%	-2.40%
Small Company Value						
T Rowe Price Small Cap Value	6.96%	--%	2.81%	15.99%	14.93%	-4.87%
Small Company Blend						
Vanguard Small Cap Index - Admiral Shares	8.46%	--%	4.68%	17.64%	13.62%	-1.61%
Small Company Growth						
###MFS VIT New Discovery Initial (3)	8.28%	--%	-1.71%	15.48%	13.31%	1.23%
Neuberger Genesis Fund (Advisor Class) (5)	10.47%	--%	--%	--%	10.57%	-1.04%
Developed Markets						
Vanguard Developed Markets Index Admiral Shares	7.21%	--%	7.47%	19.82%	14.87%	-2.18%
T Rowe Price Overseas Stock Fund - Investor Class	6.36%	--%	6.22%	17.41%	11.89%	-2.30%
American Funds IS International Growth & Income (2)	11.28%	--%	6.95%	18.29%	12.57%	-3.60%

*** Inclusion date - the date the investment options were first included in the Personal Retirement Planner Qualified program is the program's effective date: May 16, 2017 with the exception of those options noted in the footnotes listed at the end of this document.*

##These investment options were closed to new investments in new and existing contracts as of May 1, 2019.
 # This fund was closed to new investors as of May 1, 2021.
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###These investment options were closed to new investments on May 1, 2025.
+These investment options were closed to new investments on May 1, 2026.

Standardized performance

Variable Investment Options	Since inclusion**	10 years	5 years	3 years	1 year	3 months
Emerging Markets						
T Rowe Price Emerging Markets Stock Fund	2.96%	--%	0.31%	16.08%	14.28%	-6.44%
Real Estate						
T Rowe Price Global Real Estate - Investor Class	1.91%	--%	-2.40%	8.94%	4.99%	-4.53%
Technology						
Janus Henderson Global Tech and Innovation Fund Cl 1 (5)	33.34%	--%	--%	--%	12.29%	-1.65%
Intermediate-Term Bond						
American Funds IS US Government Sec 1 (2)	-1.50%	--%	-1.71%	3.47%	-2.13%	-0.21%
Fidelity VIP Investment Grade Bond IC (3)	-1.27%	--%	-1.57%	3.98%	-2.01%	-0.40%
# T Rowe Price New Income Fund - Investor Class	-0.36%	--%	-2.40%	3.48%	-2.02%	-0.44%
Vanguard Total Bond Market Index - Admiral Shares	0.01%	--%	-1.82%	3.76%	-1.70%	-0.21%
Global Bond						
##T Rowe Price International Bond Fund - Investor Class	-1.56%	--%	-4.41%	2.89%	-2.60%	-1.84%
Vanguard VIF Global Bond Index (1)	-0.36%	--%	-1.73%	3.39%	-1.87%	-0.26%
High Yield Bond						
Vanguard High-Yield Corporate Fund Admiral Shares	2.86%	--%	2.06%	6.42%	0.15%	-1.10%
Multi-Sector Bond						
T Rowe Price Spectrum Income Fund - Investor Class	1.50%	--%	0.11%	5.24%	-0.11%	-0.72%
Short-Term Bond						
Vanguard VIF Short Term Investment Grade Bond (2)	0.95%	--%	0.85%	3.95%	0.21%	-0.12%
Balanced						
Calvert VP SRI Balanced I (1)	7.90%	--%	4.93%	13.51%	1.35%	-1.18%
Money Market						
Vanguard Federal Money Market Fund	0.93%	--%	2.20%	2.84%	2.07%	0.62%
Seven-day yield (as of 10/30/2026) 3.86%						

*** Inclusion date - the date the investment options were first included in the Personal Retirement Planner Qualified program is the program's effective date: May 16, 2017 with the exception of those options noted in the footnotes listed at the end of this document.*

##These investment options were closed to new investments in new and existing contracts as of May 1, 2019.

 # This fund was closed to new investors as of May 1, 2021.

@@ This fund was closed to new investors as of May 1, 2022.

###These investment options were closed to new investments on May 1, 2025.

+These investment options were closed to new investments on May 1, 2026.

Personal Retirement Planner Qualified contract information

More information about Horace Mann Life Insurance Company, the Personal Retirement Planner Qualified contract and the underlying investment options of the Personal Retirement Planner Qualified contract, including the charges and expenses, can be found in the current prospectuses. You can receive prospectuses from your Horace Mann representative, by calling 800-999-1030 or via our Web site horacemann.com . 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. 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. As with all securities, variable annuities are subject to maket volatility and 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 . These risks are presented in detail in the prospectuses.

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, there are additional charges and fees 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 and claims paying ability of the company.

An investment in the Vanguard Federal Money Market Fund is not guaranteed by the Federal Deposit Insurance Corporation or any other governmental agency. Although the Fund seeks to preserve the value of your investment at $1.00 per share, it is possible to lose money by investing in the Fund. The yield quotation more closely reflects current earnings than the total return quotations.

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(1) The Putnam VT Sustainable Leaders IA, Calvert VP SRI Balanced and Vanguard VIF Global Bond Index were added to the Personal Retirement Planner Qualified program on May 1, 2019 (inclusion date).

(2) The American Funds IS International Growth and Income 1, American Funds IS US Government/AAA-Rated Securities1, Vanguard VIF Short-Term Investment Grade bond, Vanguard Target Retirement 2055 Fund and Vanguard Target Retirement 2060 Fund were added to the program on May 1, 2020 (inclusion date).

(3) The MFS VIT New Discovery Initial Class and the Fidelity VIP Investment Grade Bond Initial Class Fund were added to the program on May 1, 2021.

(4) T. Rowe Price New Horizons - Investor Class was reopened to investors on May 1, 2022.

(5) Janus Henderson Global Technology and Innovation Fund Class I, Janus Henderson VIT Enterprise Fund and Neuberger Berman Genesis Fund Shares were added to the Personal Retirement Planner Qualified program on May 1, 2025 (inclusion date).

(6) American Funds IS Growth Fund (Class 4) was added to the Personal Retirement Planner Qualified program on May 1, 2026 (inclusion date).