Take a look at Horace Mann's Retirement Protector 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, a guaranteed minimum death benefit rider provides some safeguards for your family. Adding such a rider or combination of riders would add up to 0.40% to your contract costs annually. With a Horace Mann Life Insurance Company Retirement Protector variable annuity you can 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 Retirement Protector program. The effective date of the Retirement Protector is January 2, 2013. 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 Retirement Protector 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 $36 while the account value is less than $50,000, and the following surrender charges apply in the corresponding premium payment year: year one, 8 percent; year two, 7.5 percent; year three, 7 percent; year four, 6 percent; year five, 5 percent and falling to 0 percent by the sixth year of the premium payment. Surrender charges apply to the premium payment withdrawn, and all certificate surrender charges cease on the tenth certificate anniversary.

All returns in the tables below are based on a $10,000 investment and assume no optional benefit riders have been elected. The returns reflect the maximum fees/charges as described above, including the annual maintenance fee. Certificates issued with lower fees/charges could experience more favorable returns. Returns could be lower if any optional benefit riders have been elected. You should refer to your certificate for your specific fees/charges. 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 updates 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 Retirement Protector group annuity.

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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. Because the money remained invested, they do not reflect surrender charges.

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 (1)	Oct-03	3.89%	3.61%	3.87%	1.96%	8.13%	1.89%	-0.44%
Vanguard Target Retirement 2025 Fund (1)	Oct-03	5.49%	5.94%	6.09%	3.10%	11.66%	4.39%	-0.38%
Vanguard Target Retirement 2030 Fund (6)	Jun-06	5.79%	11.07%	7.34%	4.75%	14.26%	6.26%	-0.32%
Vanguard Target Retirement 2035 Fund (1)	Oct-03	6.40%	7.23%	7.60%	4.65%	14.52%	6.44%	-0.55%
Vanguard Target Retirement 2040 Fund (6)	Jun-06	6.65%	13.25%	8.97%	6.19%	16.74%	8.15%	-0.43%
Vanguard Target Retirement 2045 Fund (1)	Oct-03	7.29%	8.48%	9.23%	6.34%	17.35%	8.61%	-0.57%
Vanguard Target Retirement 2050 Fund (6)	Jun-06	7.16%	15.21%	9.99%	7.48%	19.04%	9.92%	-0.55%
Vanguard Target Retirement 2055 Fund (4)	Aug-10	9.17%	12.31%	9.64%	6.84%	18.33%	9.39%	-0.72%
Vanguard Target Retirement 2060 Fund (6)	Jan-12	9.28%	15.20%	9.99%	7.49%	19.04%	9.99%	-0.59%
Vanguard Target Retirement 2065 Fund (4)	Jul-17	8.92%	12.37%	--%	6.92%	18.16%	9.33%	-0.70%
Large Company Value								
T Rowe Price Equity Income Fund - Investor Class (1)	Oct-85	9.40%	8.94%	9.75%	8.98%	18.45%	23.29%	1.58%
Large Company Blend								
Vanguard 500 Index - Admiral Shares	Sep-06	9.47%	13.02%	13.88%	10.48%	21.83%	10.52%	1.20%
Large Company Growth								
T Rowe Price Growth Stock Fund - Investor Class (1)	Apr-50	9.71%	12.24%	12.22%	3.19%	16.87%	-5.75%	-1.32%
Mid-size Company Blend								
Vanguard Extended Market Index - Admiral Shares	Sep-06	7.99%	9.66%	9.94%	3.28%	19.38%	8.26%	-2.43%
Mid-size Company Growth								
###T Rowe Price New Horizons Fund - Investor Class (1)	Jun-60	9.88%	10.42%	10.01%	-5.71%	9.54%	4.69%	-1.90%
Janus Henderson VIT Enterprise (7)	Sep-93	9.51%	12.02%	11.04%	4.29%	14.48%	6.15%	-2.26%
Small Company Value								
T Rowe Price Small Cap Value (1)	Jun-88	9.51%	7.85%	7.97%	2.61%	15.81%	14.85%	-4.89%
Small Company Blend								
Vanguard Small Cap Index - Admiral Shares	Dec-06	7.43%	9.34%	9.48%	4.75%	17.64%	13.46%	-1.64%
Small Company Growth								
###MFS VIT New Discovery Initial (5)	May-98	7.60%	-0.08%	10.55%	-1.16%	16.06%	14.00%	1.41%
Neuberger Genesis Fund (Advisor Class) (7)	Apr-97	8.83%	11.04%	7.65%	0.27%	9.16%	11.06%	-1.02%
International								
T Rowe Price Emerging Markets Stock Fund (1)	Mar-95	5.62%	3.41%	4.56%	0.81%	16.57%	13.97%	-6.53%
T Rowe Price Overseas Stock Fund - Investor Class (1)	Dec-06	3.75%	6.11%	7.87%	6.37%	17.54%	11.36%	-2.40%
Vanguard Developed Markets Index Admiral Shares	May-00	4.07%	7.29%	8.02%	7.58%	19.62%	14.69%	-2.19%
Vanguard Emerging Markets Stock Index - Admiral Shares	Jan-07	2.97%	2.59%	4.79%	2.75%	14.44%	1.92%	-5.30%
Real Estate								
T Rowe Price Global Real Estate - Investor Class (1)	Oct-08	6.64%	2.51%	2.65%	-1.73%	9.69%	5.74%	-4.35%
Vanguard REIT Index - Admiral Shares	Jun-07	3.27%	4.63%	3.51%	-1.25%	10.85%	7.10%	-4.61%
Technology								
Janus Henderson Global Tech and Innovation Fund Cl 1 (7)	Jan-00	6.30%	33.46%	20.21%	11.82%	31.10%	12.06%	-1.76%
Intermediate-Term Bond								
Fidelity VIP Investment Grade Bond IC (5)	Dec-88	3.27%	-0.67%	0.69%	-0.97%	4.58%	-1.42%	-0.25%
# T Rowe Price New Income Fund - Investor Class (1)	Aug-73	4.83%	0.63%	0.25%	-1.83%	4.05%	-1.49%	-0.28%
Vanguard Short-Term Inflation-Protected Securities (1)	Oct-12	1.20%	1.31%	2.13%	2.13%	4.21%	1.77%	0.42%
Vanguard Total Bond Market Index - Admiral Shares	Sep-06	1.58%	0.24%	0.18%	-1.01%	4.53%	-0.97%	0.00%

*** Inclusion date – the date the investment options were first available in the Retirement Protector program is the program's effective date: Jan. 2, 2013, with the exception of those options noted in the footnotes listed at the end of this document.*

@This investment option was closed to new investments on August 1, 2016.

** These investment options were closed to new investors on May 1, 2017.*

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

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

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

Variable investment options	Inception Date	Since inception	Since inclusion **	10 years	5 years	3 years	1 year	3 months
Global Bond								
##T Rowe Price International Bond Fund - Investor Class (1)	Sep-86	3.04%	-1.31%	-1.16%	-3.53%	4.20%	-1.36%	-1.52%
American Funds IS Capital World Bond 1 (3)	Oct-06	1.06%	-1.02%	-0.80%	-3.26%	3.17%	-3.70%	-1.81%
High-Yield Bond								
T Rowe Price Spectrum Income Fund - Investor Class (1)	Jun-90	4.90%	2.39%	2.38%	0.86%	6.00%	0.61%	-0.53%
*Vanguard High-Yield Corporate Fund - Investor Shares	Dec-78	6.23%	2.92%	3.29%	2.53%	7.01%	0.72%	-0.96%
Vanguard High-Yield Corporate Fund Admiral Shares	Dec-98	4.49%	2.95%	3.13%	2.62%	7.09%	0.80%	-0.94%
Balanced								
Vanguard STAR Fund (1)	Mar-85	7.85%	6.85%	7.26%	3.11%	13.27%	6.09%	-0.03%
Money Market								
@Vanguard Cash Reserves Federal Market Fund - Admiral Shares	Jun-75	3.22%	0.29%	1.24%	2.78%	3.47%	2.72%	0.79%
Vanguard Federal Money Market Fund (2)	Jul-81	2.55%	1.00%	1.04%	2.75%	3.45%	2.70%	0.79%

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, surrender charges 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 (1)	Oct-03	3.89%	3.61%	3.87%	1.11%	6.30%	-5.31%	-7.60%
Vanguard Target Retirement 2025 Fund (1)	Oct-03	5.49%	5.94%	6.09%	2.29%	9.95%	-2.81%	-7.55%
Vanguard Target Retirement 2030 Fund (6)	Jun-06	5.79%	9.87%	7.34%	3.99%	12.63%	-0.94%	-7.49%
Vanguard Target Retirement 2035 Fund (1)	Oct-03	6.40%	7.23%	7.60%	3.89%	12.90%	-0.76%	-7.71%
Vanguard Target Retirement 2040 Fund (6)	Jun-06	6.65%	12.11%	8.97%	5.47%	15.18%	0.95%	-7.60%
Vanguard Target Retirement 2045 Fund (1)	Oct-03	7.29%	8.48%	9.23%	5.63%	15.81%	1.41%	-7.72%
Vanguard Target Retirement 2050 Fund (6)	Jun-06	7.16%	14.11%	9.99%	6.80%	17.54%	2.72%	-7.71%
Vanguard Target Retirement 2055 Fund (4)	Aug-10	9.17%	12.31%	9.64%	6.14%	16.81%	2.19%	-7.86%
Vanguard Target Retirement 2060 Fund (6)	Jan-12	9.28%	14.11%	9.99%	6.81%	17.54%	2.79%	-7.74%
Vanguard Target Retirement 2065 Fund (4)	Jul-17	8.92%	12.37%	--%	6.22%	16.63%	2.13%	-7.84%
Large Company Value								
T Rowe Price Equity Income Fund - Investor Class (1)	Oct-85	9.40%	8.94%	9.75%	8.34%	16.94%	16.09%	-5.62%
Large Company Blend								
Vanguard 500 Index - Admiral Shares	Sep-06	9.47%	13.02%	13.88%	9.87%	20.40%	3.32%	-6.00%
Large Company Growth								
T Rowe Price Growth Stock Fund - Investor Class (1)	Apr-50	9.71%	12.24%	12.22%	2.38%	15.31%	-12.49%	-8.41%
Mid-size Company Blend								
Vanguard Extended Market Index - Admiral Shares	Sep-06	7.99%	9.66%	9.94%	2.48%	17.89%	1.06%	-9.44%
Mid-size Company Growth								
###T Rowe Price New Horizons Fund - Investor Class (1)	Jun-60	9.88%	10.42%	10.01%	-6.55%	7.76%	-2.51%	-8.95%
Janus Henderson VIT Enterprise (7)	Sep-93	9.51%	7.72%	11.04%	3.52%	12.86%	-1.05%	-9.28%
Small Company Value								
T Rowe Price Small Cap Value (1)	Jun-88	9.51%	7.85%	7.97%	1.78%	14.23%	7.65%	-11.70%
Small Company Blend								
Vanguard Small Cap Index - Admiral Shares	Dec-06	7.43%	9.34%	9.48%	3.99%	16.10%	6.26%	-8.71%
Small Company Growth								
###MFS VIT New Discovery Initial (5)	May-98	7.60%	-0.08%	10.55%	-2.07%	14.48%	6.80%	-5.79%
Neuberger Genesis Fund (Advisor Class) (7)	Apr-97	8.83%	6.72%	7.65%	-0.64%	7.37%	3.86%	-8.14%

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@This investment option was closed to new investments on August 1, 2016.

** These investment options were closed to new investors on May 1, 2017.*

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

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

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

Variable investment options	Inception Date	Since inception	Since inclusion **	10 years	5 years	3 years	1 year	3 months
International								
T Rowe Price Emerging Markets Stock Fund (1)	Mar-95	5.62%	3.41%	4.56%	-0.08%	15.00%	6.77%	-13.21%
T Rowe Price Overseas Stock Fund - Investor Class (1)	Dec-06	3.75%	6.11%	7.87%	5.66%	16.00%	4.16%	-9.41%
Vanguard Emerging Markets Stock Index - Admiral Shares	Jan-07	2.97%	2.59%	4.79%	1.93%	12.82%	-5.28%	-12.08%
Real Estate								
T Rowe Price Global Real Estate - Investor Class (1)	Oct-08	6.64%	2.51%	2.65%	-2.62%	7.92%	-1.46%	-11.20%
Vanguard REIT Index - Admiral Shares	Jun-07	3.27%	4.63%	3.51%	-2.15%	9.11%	-0.10%	-11.44%
Technology								
Janus Henderson Global Tech and Innovation Fund Cl 1 (7)	Jan-00	6.30%	29.53%	20.21%	11.24%	29.87%	4.86%	-8.82%
Intermediate-Term Bond								
Fidelity VIP Investment Grade Bond IC (5)	Dec-88	3.27%	-0.67%	0.69%	-1.87%	2.62%	-8.51%	-7.43%
# T Rowe Price New Income Fund - Investor Class (1)	Aug-73	4.83%	0.63%	0.25%	-2.72%	2.08%	-8.57%	-7.46%
Vanguard Short-Term Inflation-Protected Securities (1)	Oct-12	1.20%	1.31%	2.13%	1.29%	2.24%	-5.43%	-6.78%
Vanguard Total Bond Market Index - Admiral Shares	Sep-06	1.58%	0.24%	0.18%	-1.91%	2.57%	-8.09%	-7.20%
Global Bond								
##T Rowe Price International Bond Fund - Investor Class (1)	Sep-86	3.04%	-1.31%	-1.16%	-4.40%	2.23%	-8.45%	-8.60%
American Funds IS Capital World Bond 1 (3)	Oct-06	1.06%	-1.02%	-0.80%	-4.13%	1.16%	-10.60%	-8.87%
High-Yield Bond								
T Rowe Price Spectrum Income Fund - Investor Class (1)	Jun-90	4.90%	2.39%	2.38%	-0.03%	4.09%	-6.59%	-7.69%
*Vanguard High-Yield Corporate Fund - Investor Shares	Dec-78	6.23%	2.92%	3.29%	1.70%	5.14%	-6.48%	-8.08%
Vanguard High-Yield Corporate Fund Admiral Shares	Dec-98	4.49%	2.95%	3.13%	1.79%	5.23%	-6.40%	-8.06%
Balanced								
Vanguard STAR Fund (1)	Mar-85	7.85%	6.85%	7.26%	2.30%	11.61%	-1.11%	-7.23%
Money Market								
@Vanguard Cash Reserves Federal Market Fund - Admiral Shares	Jun-75	3.22%	0.29%	1.24%	1.96%	1.47%	-4.48%	-6.41%
Vanguard Federal Money Market Fund (2)	Jul-81	2.55%	1.00%	1.04%	1.93%	1.45%	-4.50%	-6.41%

Standardized performance

This table shows standardized performance for all investment options based on the actual performance, including the mortality and expense fee, the annual maintenance fee and surrender charges, since the options were included in the Retirement Protector 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
Lifecycle/Target Date						
Vanguard Target Retirement Income Fund (1)	3.61%	3.87%	1.11%	6.30%	-5.31%	-7.60%
Vanguard Target Retirement 2025 Fund (1)	5.94%	6.09%	2.29%	9.95%	-2.81%	-7.55%
Vanguard Target Retirement 2030 Fund (6)	9.87%	--%	--%	12.63%	-0.94%	-7.49%
Vanguard Target Retirement 2035 Fund (1)	7.23%	7.60%	3.89%	12.90%	-0.76%	-7.71%
Vanguard Target Retirement 2040 Fund (6)	12.11%	--%	--%	15.18%	0.95%	-7.60%
Vanguard Target Retirement 2045 Fund (1)	8.48%	9.23%	5.63%	15.81%	1.41%	-7.72%
Vanguard Target Retirement 2050 Fund (6)	14.11%	--%	--%	17.54%	2.72%	-7.71%
Vanguard Target Retirement 2055 Fund (4)	12.31%	--%	6.14%	16.81%	2.19%	-7.86%
Vanguard Target Retirement 2060 Fund (6)	14.11%	--%	--%	17.54%	2.79%	-7.74%
Vanguard Target Retirement 2065 Fund (4)	12.37%	--%	6.22%	16.63%	2.13%	-7.84%
Large Company Value						
T Rowe Price Equity Income Fund - Investor Class (1)	8.94%	9.75%	8.34%	16.94%	16.09%	-5.62%
Large Company Blend						
Vanguard 500 Index - Admiral Shares	13.02%	13.88%	9.87%	20.40%	3.32%	-6.00%
Large Company Growth						
T Rowe Price Growth Stock Fund - Investor Class (1)	12.24%	12.22%	2.38%	15.31%	-12.49%	-8.41%

*** Inclusion date – the date the investment options were first available in the Retirement Protector program is the program's effective date: Jan. 2, 2013, with the exception of those options noted in the footnotes listed at the end of this document.*

@This investment option was closed to new investments on August 1, 2016.

** These investment options were closed to new investors on May 1, 2017.*

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

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

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

Standardized performance

Variable investment options		Since inclusion **	10 years	5 years	3 years	1 year	3 months
Mid-size Company Blend							
Vanguard Extended Market Index - Admiral Shares		9.66%	9.94%	2.48%	17.89%	1.06%	-9.44%
Mid-size Company Growth							
###T Rowe Price New Horizons Fund - Investor Class (1)		10.42%	10.01%	-6.55%	7.76%	-2.51%	-8.95%
Janus Henderson VIT Enterprise (7)		7.72%	--%	--%	--%	-1.05%	-9.28%
Small Company Value							
T Rowe Price Small Cap Value (1)		7.85%	7.97%	1.78%	14.23%	7.65%	-11.70%
Small Company Blend							
Vanguard Small Cap Index - Admiral Shares		9.34%	9.48%	3.99%	16.10%	6.26%	-8.71%
Small Company Growth							
###MFS VIT New Discovery Initial (5)		-0.08%	--%	-2.07%	14.48%	6.80%	-5.79%
Neuberger Genesis Fund (Advisor Class) (7)		6.72%	--%	--%	--%	3.86%	-8.14%
International							
T Rowe Price Emerging Markets Stock Fund (1)		3.41%	4.56%	-0.08%	15.00%	6.77%	-13.21%
T Rowe Price Overseas Stock Fund - Investor Class (1)		6.11%	7.87%	5.66%	16.00%	4.16%	-9.41%
Vanguard Developed Markets Index Admiral Shares		7.29%	--%	6.90%	18.14%	7.49%	-9.21%
Vanguard Emerging Markets Stock Index - Admiral Shares		2.59%	4.79%	1.93%	12.82%	-5.28%	-12.08%
Real Estate							
T Rowe Price Global Real Estate - Investor Class (1)		2.51%	2.65%	-2.62%	7.92%	-1.46%	-11.20%
Vanguard REIT Index - Admiral Shares		4.63%	3.51%	-2.15%	9.11%	-0.10%	-11.44%
Technology							
Janus Henderson Global Tech and Innovation Fund Cl 1 (7)		29.53%	--%	--%	--%	4.86%	-8.82%
Intermediate-Term Bond							
Fidelity VIP Investment Grade Bond IC (5)		-0.67%	--%	-1.87%	2.62%	-8.51%	-7.43%
# T Rowe Price New Income Fund - Investor Class (1)		0.63%	0.25%	-2.72%	2.08%	-8.57%	-7.46%
Vanguard Short-Term Inflation-Protected Securities (1)		1.31%	2.13%	1.29%	2.24%	-5.43%	-6.78%
Vanguard Total Bond Market Index - Admiral Shares		0.24%	0.18%	-1.91%	2.57%	-8.09%	-7.20%
Global Bond							
##T Rowe Price International Bond Fund - Investor Class (1)		-1.31%	-1.16%	-4.40%	2.23%	-8.45%	-8.60%
American Funds IS Capital World Bond 1 (3)		-1.02%	--%	-4.13%	1.16%	-10.60%	-8.87%
High-Yield Bond							
T Rowe Price Spectrum Income Fund - Investor Class (1)		2.39%	2.38%	-0.03%	4.09%	-6.59%	-7.69%
*Vanguard High-Yield Corporate Fund - Investor Shares		2.92%	3.29%	1.70%	5.14%	-6.48%	-8.08%
Vanguard High-Yield Corporate Fund Admiral Shares		2.95%	--%	1.79%	5.23%	-6.40%	-8.06%
Balanced							
Vanguard STAR Fund (1)		6.85%	7.26%	2.30%	11.61%	-1.11%	-7.23%
Money Market							
@Vanguard Cash Reserves Federal Market Fund - Admiral Shares		0.29%	1.24%	1.96%	1.47%	-4.48%	-6.41%
Seven-day yield (as of 10/30/2026)	3.87%						
Vanguard Federal Money Market Fund (2)		1.00%	1.04%	1.93%	1.45%	-4.50%	-6.41%
Seven-day yield (as of 10/30/2026)	3.86%						

*** Inclusion date – the date the investment options were first available in the Retirement Protector program is the program's effective date: Jan. 2, 2013, with the exception of those options noted in the footnotes listed at the end of this document.*

@This investment option was closed to new investments on August 1, 2016.

** These investment options were closed to new investors on May 1, 2017.*

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

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

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

Retirement Protector contract information

More information about Horace Mann Life Insurance Company, Retirement Protector and the underlying investment options of Retirement Protector, 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 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 portfolios. 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.

Withdrawals from a 403(b) or 457(b) annuity are restricted by the IRS and may be further restricted by your employer's plan document. Generally, you may make a withdrawal from a 403(b) annuity only upon reaching age 59½, severance from employment, disability, or certain hardships (if allowed by the plan document). Generally, you may make a withdrawal from a 457(b) annuity only upon reaching age 70½, severance from employment, or an unforseeable emergency (if allowed by the plan document). If you take money out before age 59½, you could be subject to a penalty tax of 10% (except 457(b) contracts) in addition to income taxes.

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

An investment in the Vanguard Prime 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.

The trademarks used herein are owned by, and used with the permission of, the respective companies.

(1) The T. Rowe Price New Income Fund, T. Rowe Price Spectrum Income Fund, T. Rowe Price International Bond Fund, T. Rowe Price Equity Income Fund, T. Rowe Price Growth Stock Fund, T. Rowe Price New Horizons Fund, T. Rowe Price Global Real Estate Fund, T. Rowe Price Overseas Stock Fund, T. Rowe Price Emerging Markets Stock Fund, T. Rowe Price Small Cap Value Fund, Vanguard Target Retirement Income Fund, Vanguard Target Retirement 2025 Fund, Vanguard Target Retirement 2035 Fund, Vanguard Target Retirement 2045 Fund, Vanguard STAR Fund and Vanguard Short-Term Inflation-Protected Securities Index Fund were included in the Retirement Protector program on May1, 2013 (inclusion date).

(2) The Vanguard Federal Money Market Fund was included in the Retirement Protector program on August 1, 2016 (inclusion date).

(3) The American Funds IS Capital World Bond I was included in the Retirement Protector program on May 1, 2019 (inclusion date).

(4) The Vanguard Target Retirement 2055 Fund and Vanguard Target Retirement 2065 Fund were added to the Retirement Protector program on May 1, 2020 (inclusion date).

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

(6) The Vanguard Target Retirement 2030, 2040, 2050 and 2060 funds were added to the Retirement Protector program on May 1, 2023.

(7) The Janus Henderson Global Technology and Innovation Fund Class I Shares, Janus Henderson VIT Enterprise Fund Institutional Shares and Neuberger Genesis Fund Shares were added to the Retirement Protector program on May 1, 2025 (inclusion date).