Take a look at Horace Mann's Personal Retirement Planner Non-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 Non-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 September 30, 2026

These tables reflect the three-month return and average annual rates of return for each investment option within the Personal Retirement Planner Non- Qualified variable annuity program. The effective date for the Personal Retirement Planner Non-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 Non-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 Non-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								
Fidelity VIP Freedom Retirement Initial Class	Apr-05	2.70%	2.41%	2.48%	0.75%	5.86%	1.48%	-2.96%
Fidelity VIP Freedom 2020 Fund Initial Class	Apr-05	5.07%	5.17%	5.53%	2.80%	9.61%	3.74%	-3.12%
Fidelity VIP Freedom 2025 Fund Initial Class	Apr-05	5.67%	5.86%	6.26%	3.51%	10.82%	4.81%	-3.19%
Fidelity VIP Freedom 2030 Fund Initial Class	Apr-05	6.04%	6.67%	7.21%	4.19%	11.89%	5.82%	-3.15%
Fidelity VIP Freedom 2035 Fund Initial Class	Apr-09	9.92%	7.85%	8.46%	5.34%	13.50%	7.18%	-2.95%
Fidelity VIP Freedom 2040 Fund Initial Class	Apr-09	10.64%	9.02%	9.57%	6.93%	15.89%	9.66%	-2.68%
Fidelity VIP Freedom 2045 Fund Initial Class	Apr-09	10.89%	9.37%	9.90%	7.65%	17.09%	11.36%	-2.42%
Fidelity VIP Freedom 2050 Fund Initial Class	Apr-09	11.00%	9.43%	9.96%	7.71%	17.22%	11.66%	-2.33%
Fidelity VIP Freedom 2055 Fund Initial Class (2)	Apr-19	10.29%	12.87%	--%	7.75%	17.34%	12.01%	-2.18%
Fidelity VIP Freedom 2060 Fund Initial Class (2)	Apr-19	10.37%	12.96%	--%	7.78%	17.34%	12.04%	-2.22%
Large Company Value								
American Funds IS Washington Mutual Investors Portfolio Cl1	Jul-01	6.70%	10.03%	10.24%	10.80%	16.69%	7.07%	-1.38%
Large Company Blend								
Vanguard Variable Insurance Fund Equity Index Fund	Apr-91	7.03%	13.19%	13.53%	11.90%	20.93%	13.80%	1.94%
Large Company Growth								
T Rowe Price Blue Chip Growth Portfolio	Dec-00	7.86%	13.47%	14.20%	8.08%	22.13%	4.30%	2.75%
+Putnam VT Sustainable Leaders IA (1)	May-94	8.44%	11.65%	13.10%	7.22%	16.58%	8.81%	1.60%
American Funds IS Growth Fund (5)	Dec-12	14.97%	5.99%	16.04%	10.20%	22.86%	7.31%	0.39%
Mid-size Company Value								
MFS VIT III Mid Cap Value Portfolio Initial Class	Mar-08	7.83%	7.79%	8.17%	6.61%	11.79%	8.40%	-3.71%
Mid-size Company Blend								
Vanguard VIF Mid-Cap Index Fund	Feb-99	8.73%	8.80%	9.20%	5.61%	14.56%	6.52%	-2.68%
Mid-size Company Growth								
##Alger Mid Cap Growth I-2	May-93	9.32%	9.72%	10.43%	0.28%	16.08%	0.22%	-5.58%
Janus Henderson VIT Enterprise (1)	Sep-93	9.41%	7.88%	10.15%	4.30%	10.03%	2.40%	-6.75%
Small Company Value								
Dimensional Variable Annuity US Targeted Value	Oct-95	9.29%	8.88%	9.50%	8.83%	13.82%	15.13%	-4.54%
Small Company Blend								
MFS VIT III Blended Research Small Cap Equity	Jul-00	7.47%	6.83%	7.45%	3.20%	10.62%	11.71%	-6.59%
Small Company Growth								
++Vanguard VIF Small Company Growth Fund	Jun-96	8.59%	7.10%	7.78%	1.63%	11.60%	9.05%	-8.60%
###MFS VIT New Discovery Initial (2)	May-98	7.49%	8.27%	9.63%	-1.07%	12.67%	15.50%	-3.98%
ClearBridge Variable Small Cap Growth (4)	Nov-99	7.20%	17.18%	8.10%	-2.19%	8.90%	3.36%	-10.91%
Developed Markets								
Vanguard Variable Insurance Fund International Fund	Jun-94	6.31%	7.82%	8.63%	0.00%	14.06%	3.93%	0.50%
American Funds IS International Growth & Income (2)	Nov-08	7.56%	12.01%	7.21%	8.00%	18.51%	17.62%	0.02%
Emerging Markets								
American Funds IS New World Fund class 1	Jun-99	7.43%	7.94%	8.47%	5.81%	18.08%	18.07%	-1.67%

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##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 investments in new and existing contracts as of May 1, 2020.

###This investment option was closed to new investments as of May 1, 2025.

+This investment option was closed to new investments as of 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								
Vanguard VIF Real Estate Index Portfolio	Feb-99	7.13%	3.42%	2.73%	-0.43%	8.25%	-0.12%	-6.57%
Technology								
Janus Henderson Global Tech and Innovation Fund Cl 1 (4)	Jan-00	6.72%	45.17%	21.28%	15.35%	34.27%	30.56%	-2.95%
Intermediate-Term Bond								
Vanguard VIF Total Bond Market Index Fund	Apr-91	1.00%	-0.29%	-0.57%	-2.37%	2.33%	-3.47%	-3.74%
American Funds IS US Government Sec 1 (2)	Dec-85	3.45%	-1.95%	-0.44%	-2.28%	1.96%	-4.41%	-4.28%
Global Bond								
##Templeton Global Bond VIP Fund Class 1	Jan-89	4.04%	-2.06%	-0.92%	-0.91%	3.48%	1.76%	0.33%
Vanguard VIF Global Bond Index (1)	Sep-17	-0.41%	-0.62%	--%	-2.16%	2.32%	-3.15%	-3.46%
High Yield Bond								
BlackRock High Yield Variable Insurance Fund Cl 1	Apr-82	6.74%	3.35%	3.64%	2.29%	6.53%	0.49%	-1.87%
Short-Term Bond								
Vanguard VIF Short Term Investment Grade Bond (2)	Feb-99	1.95%	0.81%	0.82%	0.52%	3.58%	-0.49%	-1.38%
Balanced								
Calvert VP SRI Balanced I (1)	Sep-85	6.22%	8.04%	7.88%	5.80%	12.94%	3.37%	-0.99%
Money Market								
Goldman Sachs Government Money Market Fund (3)	Oct-13	0.16%	0.78%	0.64%	2.11%	2.84%	2.07%	0.59%

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								
Fidelity VIP Freedom Retirement Initial Class	Apr-05	2.70%	2.41%	2.48%	0.75%	5.86%	1.48%	-2.96%
Fidelity VIP Freedom 2020 Fund Initial Class	Apr-05	5.07%	5.17%	5.53%	2.80%	9.61%	3.74%	-3.12%
Fidelity VIP Freedom 2025 Fund Initial Class	Apr-05	5.67%	5.86%	6.26%	3.51%	10.82%	4.81%	-3.19%
Fidelity VIP Freedom 2030 Fund Initial Class	Apr-05	6.04%	6.67%	7.21%	4.19%	11.89%	5.82%	-3.15%
Fidelity VIP Freedom 2035 Fund Initial Class	Apr-09	9.92%	7.85%	8.46%	5.34%	13.50%	7.18%	-2.95%
Fidelity VIP Freedom 2040 Fund Initial Class	Apr-09	10.64%	9.02%	9.57%	6.93%	15.89%	9.66%	-2.68%
Fidelity VIP Freedom 2045 Fund Initial Class	Apr-09	10.89%	9.37%	9.90%	7.65%	17.09%	11.36%	-2.42%
Fidelity VIP Freedom 2050 Fund Initial Class	Apr-09	11.00%	9.43%	9.96%	7.71%	17.22%	11.66%	-2.33%
Fidelity VIP Freedom 2055 Fund Initial Class (2)	Apr-19	10.29%	12.87%	--%	7.75%	17.34%	12.01%	-2.18%
Fidelity VIP Freedom 2060 Fund Initial Class (2)	Apr-19	10.37%	12.96%	--%	7.78%	17.34%	12.04%	-2.22%
Large Company Value								
American Funds IS Washington Mutual Investors Portfolio Cl1	Jul-01	6.70%	10.03%	10.24%	10.80%	16.69%	7.07%	-1.38%
Large Company Blend								
Vanguard Variable Insurance Fund Equity Index Fund	Apr-91	7.03%	13.19%	13.53%	11.90%	20.93%	13.80%	1.94%
Large Company Growth								
T Rowe Price Blue Chip Growth Portfolio	Dec-00	7.86%	13.47%	14.20%	8.08%	22.13%	4.30%	2.75%
+Putnam VT Sustainable Leaders IA (1)	May-94	8.44%	11.65%	13.10%	7.22%	16.58%	8.81%	1.60%
American Funds IS Growth Fund (5)	Dec-12	14.97%	5.99%	16.04%	10.20%	22.86%	7.31%	0.39%
Mid-size Company Value								
MFS VIT III Mid Cap Value Portfolio Initial Class	Mar-08	7.83%	7.79%	8.17%	6.61%	11.79%	8.40%	-3.71%
Mid-size Company Blend								
Vanguard VIF Mid-Cap Index Fund	Feb-99	8.73%	8.80%	9.20%	5.61%	14.56%	6.52%	-2.68%

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###This investment option was closed to new investments as of May 1, 2025.

+This investment option was closed to new investments as of 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 Growth								
##Alger Mid Cap Growth I-2	May-93	9.32%	9.72%	10.43%	0.28%	16.08%	0.22%	-5.58%
Janus Henderson VIT Enterprise (1)	Sep-93	9.41%	7.88%	10.15%	4.30%	10.03%	2.40%	-6.75%
Small Company Value								
Dimensional Variable Annuity US Targeted Value	*Oct-95*	*9.29%*	*8.88%*	*9.50%*	*8.83%*	*13.82%*	*15.13%*	*-4.54%*

Return if money withdrawn early

Variable investment options	Inception date	Since inception	Since inclusion**	10 years	5 years	3 years	1 year	3 months
Small Company Blend								
MFS VIT III Blended Research Small Cap Equity	Jul-00	7.47%	6.83%	7.45%	3.20%	10.62%	11.71%	-6.59%
Small Company Growth								
++Vanguard VIF Small Company Growth Fund	Jun-96	8.59%	7.10%	7.78%	1.63%	11.60%	9.05%	-8.60%
###MFS VIT New Discovery Initial (2)	May-98	7.49%	8.27%	9.63%	-1.07%	12.67%	15.50%	-3.98%
ClearBridge Variable Small Cap Growth (4)	Nov-99	7.20%	17.18%	8.10%	-2.19%	8.90%	3.36%	-10.91%
Developed Markets								
Vanguard Variable Insurance Fund International Fund	Jun-94	6.31%	7.82%	8.63%	0.00%	14.06%	3.93%	0.50%
American Funds IS International Growth & Income (2)	Nov-08	7.56%	12.01%	7.21%	8.00%	18.51%	17.62%	0.02%
Emerging Markets								
American Funds IS New World Fund class 1	Jun-99	7.43%	7.94%	8.47%	5.81%	18.08%	18.07%	-1.67%
Real Estate								
Vanguard VIF Real Estate Index Portfolio	Feb-99	7.13%	3.42%	2.73%	-0.43%	8.25%	-0.12%	-6.57%
Technology								
Janus Henderson Global Tech and Innovation Fund Cl 1 (4)	Jan-00	6.72%	45.17%	21.28%	15.35%	34.27%	30.56%	-2.95%
Intermediate-Term Bond								
Vanguard VIF Total Bond Market Index Fund	Apr-91	1.00%	-0.29%	-0.57%	-2.37%	2.33%	-3.47%	-3.74%
American Funds IS US Government Sec 1 (2)	Dec-85	3.45%	-1.95%	-0.44%	-2.28%	1.96%	-4.41%	-4.28%
Global Bond								
##Templeton Global Bond VIP Fund Class 1	Jan-89	4.04%	-2.06%	-0.92%	-0.91%	3.48%	1.76%	0.33%
Vanguard VIF Global Bond Index (1)	Sep-17	-0.41%	-0.62%	--%	-2.16%	2.32%	-3.15%	-3.46%
High Yield Bond								
BlackRock High Yield Variable Insurance Fund Cl 1	Apr-82	6.74%	3.35%	3.64%	2.29%	6.53%	0.49%	-1.87%
Short-Term Bond								
Vanguard VIF Short Term Investment Grade Bond (2)	Feb-99	1.95%	0.81%	0.82%	0.52%	3.58%	-0.49%	-1.38%
Balanced								
Calvert VP SRI Balanced I (1)	Sep-85	6.22%	8.04%	7.88%	5.80%	12.94%	3.37%	-0.99%
Money Market								
Goldman Sachs Government Money Market Fund (3)	Oct-13	0.16%	0.78%	0.64%	2.11%	2.84%	2.07%	0.59%

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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 maintenance fee, since the options were included in the Personal Retirement Planner Non-Qualified 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						
Fidelity VIP Freedom Retirement Initial Class	2.41%	--%	0.75%	5.86%	1.48%	-2.96%
Fidelity VIP Freedom 2020 Fund Initial Class	5.17%	--%	2.80%	9.61%	3.74%	-3.12%
Fidelity VIP Freedom 2025 Fund Initial Class	5.86%	--%	3.51%	10.82%	4.81%	-3.19%
Fidelity VIP Freedom 2030 Fund Initial Class	6.67%	--%	4.19%	11.89%	5.82%	-3.15%
Fidelity VIP Freedom 2035 Fund Initial Class	7.85%	--%	5.34%	13.50%	7.18%	-2.95%
Fidelity VIP Freedom 2040 Fund Initial Class	9.02%	--%	6.93%	15.89%	9.66%	-2.68%
Fidelity VIP Freedom 2045 Fund Initial Class	9.37%	--%	7.65%	17.09%	11.36%	-2.42%
Fidelity VIP Freedom 2050 Fund Initial Class	9.43%	--%	7.71%	17.22%	11.66%	-2.33%
Fidelity VIP Freedom 2055 Fund Initial Class (2)	12.87%	--%	7.75%	17.34%	12.01%	-2.18%
Fidelity VIP Freedom 2060 Fund Initial Class (2)	12.96%	--%	7.78%	17.34%	12.04%	-2.22%
Large Company Value						
American Funds IS Washington Mutual Investors Portfolio Cl1	10.03%	--%	10.80%	16.69%	7.07%	-1.38%
Large Company Blend						
Vanguard Variable Insurance Fund Equity Index Fund	13.19%	--%	11.90%	20.93%	13.80%	1.94%
Large Company Growth						
T Rowe Price Blue Chip Growth Portfolio	13.47%	--%	8.08%	22.13%	4.30%	2.75%
+Putnam VT Sustainable Leaders IA (1)	11.65%	--%	7.22%	16.58%	8.81%	1.60%
American Funds IS Growth Fund (5)	5.99%	--%	--%	--%	--%	0.39%
Mid-size Company Value						
MFS VIT III Mid Cap Value Portfolio Initial Class	7.79%	--%	6.61%	11.79%	8.40%	-3.71%
Mid-size Company Blend						
Vanguard VIF Mid-Cap Index Fund	8.80%	--%	5.61%	14.56%	6.52%	-2.68%
Mid-size Company Growth						
##Alger Mid Cap Growth I-2	9.72%	--%	0.28%	16.08%	0.22%	-5.58%
Janus Henderson VIT Enterprise (1)	7.88%	--%	4.30%	10.03%	2.40%	-6.75%
Small Company Value						
Dimensional Variable Annuity US Targeted Value	8.88%	--%	8.83%	13.82%	15.13%	-4.54%
Small Company Blend						
MFS VIT III Blended Research Small Cap Equity	6.83%	--%	3.20%	10.62%	11.71%	-6.59%
Small Company Growth						
++Vanguard VIF Small Company Growth Fund	7.10%	--%	1.63%	11.60%	9.05%	-8.60%
###MFS VIT New Discovery Initial (2)	8.27%	--%	-1.07%	12.67%	15.50%	-3.98%
ClearBridge Variable Small Cap Growth (4)	17.18%	--%	--%	--%	3.36%	-10.91%
Developed Markets						
Vanguard Variable Insurance Fund International Fund	7.82%	--%	0.00%	14.06%	3.93%	0.50%
American Funds IS International Growth & Income (2)	12.01%	--%	8.00%	18.51%	17.62%	0.02%
Emerging Markets						
American Funds IS New World Fund class 1	7.94%	--%	5.81%	18.08%	18.07%	-1.67%
Real Estate						
Vanguard VIF Real Estate Index Portfolio	3.42%	--%	-0.43%	8.25%	-0.12%	-6.57%
Technology						
Janus Henderson Global Tech and Innovation Fund Cl 1 (4)	45.17%	--%	--%	--%	0.3056	-0.0295

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Standardized performance

Variable investment options		Since inclusion**	10 years	5 years	3 years	1 year	3 months
Intermediate-Term Bond							
Vanguard VIF Total Bond Market Index Fund		-0.29%	--%	-2.37%	2.33%	-3.47%	-3.74%
American Funds IS US Government Sec 1 (2)		-1.95%	--%	-2.28%	1.96%	-4.41%	-4.28%
Global Bond							
##Templeton Global Bond VIP Fund Class 1		-2.06%	--%	-0.91%	3.48%	1.76%	0.33%
Vanguard VIF Global Bond Index (1)		-0.62%	--%	-2.16%	2.32%	-3.15%	-3.46%
High Yield Bond							
BlackRock High Yield Variable Insurance Fund Cl 1		3.35%	--%	2.29%	6.53%	0.49%	-1.87%
Short-Term Bond							
Vanguard VIF Short Term Investment Grade Bond (2)		0.81%	--%	0.52%	3.58%	-0.49%	-1.38%
Balanced							
Calvert VP SRI Balanced I (1)		8.04%	--%	5.80%	12.94%	3.37%	-0.99%
Money Market							
Goldman Sachs Government Money Market Fund (3)		0.78%	--%	2.11%	2.84%	2.07%	0.59%
Seven-day yield (as of 09/30/2026)	3.86%						

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Personal Retirement Planner Non-Qualified contract information

More information about Horace Mann Life Insurance Company, the Personal Retirement Planner Non-Qualified contract and the underlying investment options of the Personal Retirement Planner Non-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 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.

Non-qualified annuities offer the benefit of potential tax-deferred growth.

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 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 Goldman Sachs Government 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 Sustainable Leaders, Janus Henderson VIT Enterprise, Calvert VP SRI Balanced and Vanguard VIF Global Bond Index were included in the Personal Retirement Planner Non-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, MFS VIT New Discovery (Initial), Vanguard VIF Short-Term Investment Grade bond, Fidelity VIP Freedom 2055 Fund (Initial) and Fidelity VIP 2060 Fund (Initial) were added to the Personal Retirement Planner Non-Qualified program on May 1, 2020 (inclusion date).

(3) The Goldman Sachs Government Money Market Institutional Shares were added to the Personal Retirement Planner Non-Qualified program on January 26, 2022 (inclusion date).

(4) The Janus Henderson Global Technology and Innovation Fund Class I Shares and ClearBridge Variable Small Cap Growth Class 1 Shares were added to the Personal Retirement Planner Non-Qualified program on January 26, 2022 (inclusion date).

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