Take a look at Horace Mann's Variable Solutions 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 Variable Solutions 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 Variable Solutions program. The effective date of Variable Solutions is October 1, 2003. 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 Variable Solutions 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 $25 while the account value is less than $10,000 and the following surrender charges: year one, 9 percent; year two, 8 percent; year three, 7 percent; year four, 6 percent; year five, 5 percent; year six, 4 percent; year seven, 3 percent; year eight, 2 percent; year nine, 1 percent and falling to 0 percent by the tenth year of the contract. Surrender charges apply to the account value withdrawn.

All returns in the tables below are based on a $10,000 investment; however, the annual maintenance fee has been deducted in calculating all returns. You should refer to your contract for your specific fees/charges. Contracts issued with lower fees/charges could experience more favorable returns. 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 Variable Solutions.

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. 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								
Fidelity VIP Freedom 2015 Service Class 2 (6)	Apr-05	4.43%	3.90%	4.49%	1.89%	8.01%	2.63%	-3.10%
Fidelity VIP Freedom 2025 Service Class 2 (6)	Apr-05	5.46%	5.23%	6.07%	3.34%	10.64%	4.63%	-3.23%
Fidelity VIP Freedom 2035 Service Class 2 (6)	Apr-09	9.70%	7.02%	8.28%	5.18%	13.30%	7.03%	-3.02%
Fidelity VIP Freedom 2045 Service Class 2 (6)	Apr-09	10.67%	8.28%	9.72%	7.48%	16.89%	11.18%	-2.50%
Fidelity VIP Freedom 2055 Service Class 2 (9)	Apr-19	10.17%	12.75%	--%	7.61%	17.15%	11.89%	-2.26%
Fidelity VIP Freedom 2065 Service Class 2 (9)	Apr-19	10.16%	12.73%	--%	7.63%	17.16%	11.90%	-2.23%
Asset Allocation								
Fidelity VIP FundsManager 20% Service Class 2 (6)	Apr-06	2.39%	2.10%	2.38%	1.54%	6.21%	2.48%	-1.94%
Fidelity VIP FundsManager 50% Service Class 2 (6)	Apr-06	4.47%	4.95%	5.71%	4.15%	11.16%	7.42%	-1.96%
Fidelity VIP FundsManager 60% Service Class 2 (6)	Aug-07	5.04%	5.87%	6.76%	5.04%	12.75%	9.26%	-1.83%
Fidelity VIP FundsManager 70% Service Class 2 (6)	Apr-06	5.62%	6.83%	7.87%	6.16%	14.48%	11.36%	-1.48%
Fidelity VIP FundsManager 85% Service Class 2 (6)	Apr-06	6.37%	8.13%	9.44%	7.56%	16.95%	14.23%	-1.25%
Large Company Value								
American Funds IS Washington Mutual Investors Portfolio Cl 4 (5)	Dec-12	10.76%	9.22%	9.76%	10.34%	16.21%	6.62%	-1.48%
Large Company Blend								
Fidelity VIP Index 500 Portfolio (SC2)	Aug-92	9.21%	9.37%	13.35%	11.76%	20.76%	13.68%	1.89%
LVIP JPMorgan U.S. Equity Fund (2)	Mar-95	8.92%	13.55%	13.23%	9.99%	17.15%	4.39%	0.49%
Large Company Growth								
American Funds IS Growth Fund (5)	Dec-12	15.02%	14.44%	16.10%	10.31%	22.94%	7.41%	0.39%
Mid-size Company Value								
MFS Mid Cap Value Portfolio (6)	Mar-08	7.62%	7.06%	7.97%	6.43%	11.61%	8.27%	-3.79%
Mid-size Company Blend								
Calvert VP S&P MidCap 400 Index Portfolio (3)	May-99	7.61%	8.82%	8.35%	5.89%	12.30%	9.44%	-6.82%
Mid-size Company Growth								
Allspring VT Discovery SMID Cap Growth Fund℠	May-92	8.28%	8.78%	8.34%	-3.03%	11.68%	2.61%	-13.10%
Small Company Value								
*JPMorgan Small Cap Value (6)	Dec-04	6.21%	6.38%	6.99%	6.06%	15.31%	19.10%	-6.31%
Small Company Blend								
BNY Mellon Inv Portfolios: Sm Cap Stock Index Portfolio (1)	May-02	7.32%	7.76%	7.65%	4.01%	12.48%	13.79%	-8.36%
Small Company Growth								
##Lord Abbett Developing Growth Portfolio (4)	Apr-10	10.64%	10.07%	10.74%	-0.41%	19.21%	13.59%	-18.15%
ClearBridge Variable Small Cap Growth (8)	Nov-99	7.26%	5.25%	8.16%	-2.06%	8.99%	3.46%	-10.91%
Developed Markets								
##Fidelity VIP Overseas Portfolio (SC2)	Jan-87	4.78%	5.30%	6.55%	3.14%	12.22%	2.38%	-4.19%
MFS VIT II International Growth Service (8)	Aug-01	6.25%	6.77%	7.52%	4.99%	12.77%	2.74%	0.60%
Emerging Markets								
American Funds IS New World Fund (5)	Dec-12	5.98%	5.84%	7.99%	5.40%	17.58%	17.60%	-1.80%

** These investment options are not available in non-qualified annuity contracts.*

*** Inclusion dates - the dates the investment options were first included in the Variable Solutions program are the program's effective date: Oct. 1, 2003, 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 investment option was closed to new investments as of May 1, 2025.

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								
###Fidelity VIP Real Estate Portfolio Service Class 2 (6)	Nov-02	6.73%	2.36%	1.75%	-0.61%	8.96%	2.64%	-6.40%
Vanguard VIF Real Estate Index Portfolio (12)	Feb-99	7.17%	44.85%	2.82%	-0.31%	8.33%	-0.02%	-6.57%
Technology								
Janus Henderson Global Tech and Innovation Fund Cl S (11)	Jan-00	6.64%	44.92%	21.05%	15.19%	34.05%	30.39%	-2.95%
Intermediate-Term Bond								
Fidelity VIP Investment Grade Bond Portfolio (SC2)	Dec-88	3.00%	1.57%	-0.10%	-2.18%	2.38%	-3.93%	-4.13%
Global Bond								
##Templeton Global Bond Securities Fund - Class 4 (3)	Feb-08	0.85%	-0.47%	-1.18%	-1.14%	3.21%	1.56%	0.29%
Vanguard VIF Global Bond Index (8)	Sep-17	-0.31%	-0.53%	--%	-2.05%	2.41%	-3.05%	-3.46%
High Yield Bond								
BlackRock High Yield Variable Insurance Fund III (7)	Feb-12	3.77%	3.19%	3.49%	2.15%	6.31%	0.20%	-1.93%
Balanced								
American Funds IS Managed Risk Asset Allocation (5)	Sep-12	5.52%	4.73%	5.49%	4.32%	11.59%	4.99%	-3.08%
Wilshire VIT Global Allocation Fund	Oct-89	5.65%	4.72%	6.24%	5.22%	13.74%	7.88%	-0.45%
Money Market								
Goldman Sachs Government Money Market Fund (10)	Oct-13	0.26%	2.50%	0.75%	2.20%	2.94%	2.17%	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, 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								
Fidelity VIP Freedom 2015 Service Class 2 (6)	Apr-05	4.43%	3.90%	4.49%	1.04%	6.18%	-5.47%	-11.20%
Fidelity VIP Freedom 2025 Service Class 2 (6)	Apr-05	5.46%	5.23%	6.07%	2.54%	8.89%	-3.47%	-11.33%
Fidelity VIP Freedom 2035 Service Class 2 (6)	Apr-09	9.70%	7.02%	8.28%	4.43%	11.64%	-1.07%	-11.12%
Fidelity VIP Freedom 2045 Service Class 2 (6)	Apr-09	10.67%	8.28%	9.72%	6.80%	15.33%	3.08%	-10.60%
Fidelity VIP Freedom 2055 Service Class 2 (9)	Apr-19	10.04%	12.52%	--%	6.94%	15.60%	3.79%	-10.36%
Fidelity VIP Freedom 2065 Service Class 2 (9)	Apr-19	10.03%	12.51%	--%	6.95%	15.60%	3.80%	-10.33%
Asset Allocation								
Fidelity VIP FundsManager 20% Service Class 2 (6)	Apr-06	2.39%	2.10%	2.38%	0.68%	4.31%	-5.62%	-10.04%
Fidelity VIP FundsManager 50% Service Class 2 (6)	Apr-06	4.47%	4.95%	5.71%	3.37%	9.43%	-0.68%	-10.06%
Fidelity VIP FundsManager 60% Service Class 2 (6)	Aug-07	5.04%	5.87%	6.76%	4.29%	11.08%	1.16%	-9.93%
Fidelity VIP FundsManager 70% Service Class 2 (6)	Apr-06	5.62%	6.83%	7.87%	5.44%	12.85%	3.26%	-9.58%
Fidelity VIP FundsManager 85% Service Class 2 (6)	Apr-06	6.37%	8.13%	9.44%	6.88%	15.39%	6.13%	-9.35%
Large Company Value								
American Funds IS Washington Mutual Investors Portfolio Cl 4 (5)	Dec-12	10.76%	9.22%	9.76%	9.73%	14.63%	-1.48%	-9.58%
Large Company Blend								
Fidelity VIP Index 500 Portfolio (SC2)	Aug-92	9.21%	9.37%	13.35%	11.18%	19.31%	5.58%	-6.21%
LVIP JPMorgan U.S. Equity Fund (2)	Mar-95	8.92%	13.55%	13.23%	9.37%	15.60%	-3.71%	-7.61%
Large Company Growth								
American Funds IS Growth Fund (5)	Dec-12	15.02%	14.44%	16.10%	9.69%	21.53%	-0.69%	-7.71%
Mid-size Company Value								
MFS Mid Cap Value Portfolio (6)	Jan-00	7.62%	7.06%	7.97%	5.72%	9.90%	0.17%	-11.89%
Mid-size Company Blend								
Calvert VP S&P MidCap 400 Index Portfolio (3)	May-99	7.61%	8.82%	8.35%	5.16%	10.61%	1.34%	-14.92%

** These investment options are not available in non-qualified annuity contracts.*

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

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

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								
Allspring VT Discovery SMID Cap Growth Fund℠	May-92	8.28%	8.78%	8.34%	-4.07%	9.97%	-5.49%	-21.20%
Small Company Value								
*JPMorgan Small Cap Value (6)	Dec-04	6.21%	6.38%	6.99%	5.34%	13.71%	11.00%	-14.41%
Small Company Blend								
BNY Mellon Inv Portfolios: Sm Cap Stock Index Portfolio (1)	May-02	7.32%	7.76%	7.65%	3.23%	10.80%	5.69%	-16.46%
Small Company Growth								
##Lord Abbett Developing Growth Portfolio (4)	Apr-10	10.64%	10.07%	10.74%	-1.34%	17.71%	5.49%	-26.25%
ClearBridge Variable Small Cap Growth (8)	Nov-99	7.26%	5.08%	8.16%	-3.06%	7.19%	-4.64%	-19.01%
Developed Markets								
##Fidelity VIP Overseas Portfolio (SC2)	Jan-87	4.78%	5.30%	6.55%	2.33%	10.53%	-5.72%	-12.29%
MFS VIT II International Growth Service (8)	Aug-01	6.25%	6.61%	7.52%	4.24%	11.09%	-5.36%	-7.50%
Emerging Markets								
American Funds IS New World Fund (5)	Dec-12	5.98%	5.84%	7.99%	4.66%	16.04%	9.50%	-9.90%
Real Estate								
###Fidelity VIP Real Estate Portfolio Service Class 2 (6)	Nov-02	6.73%	2.36%	1.75%	-1.55%	7.16%	-5.46%	-14.50%
Vanguard VIF Real Estate Index Portfolio (12)	Feb-99	7.17%	36.75%	2.82%	-1.24%	6.51%	-8.12%	-14.67%
Technology								
Janus Henderson Global Tech and Innovation Fund Cl S (11)	Jan-00	6.64%	40.54%	21.05%	14.68%	32.87%	22.29%	-11.05%
Intermediate-Term Bond								
Fidelity VIP Investment Grade Bond Portfolio (SC2)	Dec-88	3.00%	1.57%	-0.10%	-3.18%	0.33%	-12.03%	-12.23%
Global Bond								
##Templeton Global Bond Securities Fund - Class 4 (3)	Feb-08	0.85%	-0.47%	-1.18%	-2.10%	1.20%	-6.54%	-7.81%
Vanguard VIF Global Bond Index (8)	Sep-17	-0.31%	-0.78%	--%	-3.05%	0.37%	-11.15%	-11.56%
High Yield Bond								
BlackRock High Yield Variable Insurance Fund III (7)	Feb-12	3.77%	3.19%	3.49%	1.31%	4.42%	-7.90%	-10.03%
Balanced								
American Funds IS Managed Risk Asset Allocation (5)	Sep-12	5.52%	4.73%	5.49%	3.55%	9.88%	-3.11%	-11.18%
Wilshire VIT Global Allocation Fund	Oct-89	5.65%	4.72%	6.24%	4.48%	12.09%	-0.22%	-8.55%
Money market								
Goldman Sachs Government Money Market Fund (10)	Oct-13	0.26%	1.61%	0.75%	1.36%	0.91%	-5.93%	-7.51%

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 Variable Solutions 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 2015 Service Class 2 (6)	3.90%	4.49%	1.04%	6.18%	-5.47%	-11.20%
Fidelity VIP Freedom 2025 Service Class 2 (6)	5.23%	6.07%	2.54%	8.89%	-3.47%	-11.33%
Fidelity VIP Freedom 2035 Service Class 2 (6)	7.02%	8.28%	4.43%	11.64%	-1.07%	-11.12%
Fidelity VIP Freedom 2045 Service Class 2 (6)	8.28%	9.72%	6.80%	15.33%	3.08%	-10.60%
Fidelity VIP Freedom 2055 Service Class 2 (9)	12.52%	--%	6.94%	15.60%	3.79%	-10.36%
Fidelity VIP Freedom 2065 Service Class 2 (9)	12.51%	--%	6.95%	15.60%	3.80%	-10.33%

** These investment options are not available in non-qualified annuity contracts.*

*** Inclusion dates - the dates the investment options were first included in the Variable Solutions program are the program's effective date: Oct. 1, 2003, 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 investment option was closed to new investments as of May 1, 2025.

Standardized performance

Variable investment options	Since inclusion **	10 years	5 years	3 years	1 year	3 months
Asset Allocation						
Fidelity VIP FundsManager 20% Service Class 2 (6)	2.10%	2.38%	0.68%	4.31%	-5.62%	-10.04%
Fidelity VIP FundsManager 50% Service Class 2 (6)	4.95%	5.71%	3.37%	9.43%	-0.68%	-10.06%
Fidelity VIP FundsManager 60% Service Class 2 (6)	5.87%	6.76%	4.29%	11.08%	1.16%	-9.93%
Fidelity VIP FundsManager 70% Service Class 2 (6)	6.83%	7.87%	5.44%	12.85%	3.26%	-9.58%
Fidelity VIP FundsManager 85% Service Class 2 (6)	8.13%	9.44%	6.88%	15.39%	6.13%	-9.35%
Large Company Value						
American Funds IS Washington Mutual Investors Portfolio Cl 4 (5)	9.22%	9.76%	9.73%	14.63%	-1.48%	-9.58%
Large Company Blend						
Fidelity VIP Index 500 Portfolio (SC2)	9.37%	13.35%	11.18%	19.31%	5.58%	-6.21%
LVIP JPMorgan U.S. Equity Fund (2)	13.55%	13.23%	9.37%	15.60%	-3.71%	-7.61%
Large Company Growth						
American Funds IS Growth Fund (5)	14.44%	16.10%	9.69%	21.53%	-0.69%	-7.71%
Mid-size Company Value						
MFS Mid Cap Value Portfolio (6)	7.06%	7.97%	5.72%	9.90%	0.17%	-11.89%
Mid-size Company Blend						
Calvert VP S&P MidCap 400 Index Portfolio (3)	8.82%	8.35%	5.16%	10.61%	1.34%	-14.92%
Mid-size Company Growth						
Allspring VT Discovery SMID Cap Growth Fund℠	8.78%	8.34%	-4.07%	9.97%	-5.49%	-21.20%
Small Company Value						
*JPMorgan Small Cap Value (6)	6.38%	6.99%	5.34%	13.71%	11.00%	-14.41%
Small Company Blend						
BNY Mellon Inv Portfolios: Sm Cap Stock Index Portfolio (1)	7.76%	7.65%	3.23%	10.80%	5.69%	-16.46%
Small Company Growth						
##Lord Abbett Developing Growth Portfolio (4)	10.07%	10.74%	-1.34%	17.71%	5.49%	-26.25%
ClearBridge Variable Small Cap Growth (8)	5.08%	--%	-3.06%	7.19%	-4.64%	-19.01%
Developed Markets						
##Fidelity VIP Overseas Portfolio (SC2)	5.30%	6.55%	2.33%	10.53%	-5.72%	-12.29%
MFS VIT II International Growth Service (8)	6.61%	--%	4.24%	11.09%	-5.36%	-7.50%
Emerging Markets						
American Funds IS New World Fund (5)	5.84%	7.99%	4.66%	16.04%	9.50%	-9.90%
Real Estate						
###Fidelity VIP Real Estate Portfolio Service Class 2 (6)	2.36%	1.75%	-1.55%	7.16%	-5.46%	-14.50%
Vanguard VIF Real Estate Index Portfolio (12)	36.75%	--%	--%	--%	--%	-14.67%
Technology						
Janus Henderson Global Tech and Innovation Fund Cl S (11)	40.54%	--%	--%	--%	22.29%	-11.05%
Intermediate-Term Bond						
Fidelity VIP Investment Grade Bond Portfolio (SC2)	1.57%	-0.10%	-3.18%	0.33%	-12.03%	-12.23%
Global Bond						
##Templeton Global Bond Securities Fund - Class 4 (3)	-0.47%	-1.18%	-2.10%	1.20%	-6.54%	-7.81%
Vanguard VIF Global Bond Index (8)	-0.78%	--%	-3.05%	0.37%	-11.15%	-11.56%
High Yield Bond						
BlackRock High Yield Variable Insurance Fund III (7)	3.19%	--%	1.31%	4.42%	-7.90%	-10.03%

** These investment options are not available in non-qualified annuity contracts.*

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

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

Standardized performance

Variable investment options		Since inclusion **	10 years	5 years	3 years	1 year	3 months
Balanced							
American Funds IS Managed Risk Asset Allocation (5)		4.73%	5.49%	3.55%	9.88%	-3.11%	-11.18%
Wilshire VIT Global Allocation Fund		4.72%	6.24%	4.48%	12.09%	-0.22%	-8.55%
Money market							
Goldman Sachs Government Money Market Fund (10)		1.61%	--%	--%	0.91%	-5.93%	-7.51%
Seven-day yield (as of 09/30/2026)	3.86%						

** These investment options are not available in non-qualified annuity contracts.*

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

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

Variable Solutions contract information

More information about Horace Mann Life Insurance Company, Variable Solutions and the underlying investment options of Variable Solutions, 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, high-yield bonds and socially responsible portfolios. These risks are presented in detail in the prospectuses.

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

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

Wilshire Associates Incorporated became the investment advisor for the Horace Mann Mutual Funds variable investment options on March 1, 1999. The advisor and/or sub advisors managing these Funds' assets have varied over the periods shown. Please see the prospectus for additional details. On Sept. 30, 2004, sponsorship of these Funds was transferred to Wilshire Associates Incorporated, and the names of the Funds were changed to Wilshire VIT. On September 19, 2014 the Wilshire VIT Equity Fund, Wilshire VIT Income Fund, Wilshire VIT Socially Responsible Fund, Wilshire VIT Small Cap Fund and Wilshire VIT International Equity Fund were 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. On December 7, 2018 the Wilshire VIT 2025 Fund, Wilshire VIT 2035 Fund and the Wilshire VIT 2045 Fund were merged into the Wilshire VIT Global Allocation Fund.

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

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(1) BNY Mellon Investment Portfolios: Small Cap Stock Index Portfolio (Service Shares) was included in the Variable Solutions program on May 1, 2008 (inclusion date).

(2) The JPMorgan U.S. Large Cap Core Equity Portfolio was merged into the JPMorgan Insurance Trust U.S. Equity Portfolio on April 24, 2009. The JPMorgan Insurance Trust U.S. Equity Portfolio was renamed LVIP JPMorgan U.S. Equity Fund on May 1, 2023.

(3) Calvert VP S&P MidCap 400 Index, and the Templeton Global Bond Securities Fund - Class 4 were included in the Variable Solutions program on May 1, 2010 (inclusion date).

(4) The Lord Abbett Series Fund Developing Growth Portfolio was added to the Variable Solutions program on May 1, 2013.

(5) The American Funds IS New World Fund, American Funds IS Managed Risk Asset Allocation Fund, American Funds IS Washington Mutual Investors Portfolio Fund and American Funds IS Growth Fund were added to the Variable Solutions program on May 1, 2014.

(6) Fidelity VIP Real Estate Portfolio SC2, Fidelity VIP Freedom 2015 SC2, Fidelity VIP Freedom 2025 SC2, Fidelity VIP Freedom 2035 SC2, Fidelity VIP Freedom 2045 SC2, Fidelity VIP FundsManager 20% SC2, Fidelity VIP FundsManager 50% SC2, Fidelity VIP FundsManager 60% SC2, Fidelity VIP FundsManager 70% SC2, Fidelity VIP FundsManager 85% SC2, JPMorgan Small Cap Value and MFS Mid Cap Value were added to the Variable Solutions program on May 1, 2015.

(7) The BlackRock High Yield Portfolio VIF III was added to the Variable Solutions program on May 1, 2017.

(8) The ClearBridge Variable Small Cap Growth I, MFS VIT II International Growth Service and Vanguard VIF Global Bond Index were added to the Variable Solutions program on May 1, 2019 (inclusion date).

(9) The Fidelity VIP Freedom 2055 SC2 and Fidelity VIP Freedom 2065 SC2 were added to the Variable Solutions program on May 1, 2020 (inclusion date).

(10) The Goldman Sachs Government Money Market Institutional Shares were added to the Variable Solutions program on January 26, 2022 (inclusion date).

(11) The Janus Henderson Global Technology and Innovation Fund Class S Shares were added to the Variable Solutions program on May 1, 2025 (inclusion date).

(12) The Vanguard VIF Real Estate Index Portfolio was added to the Variable Solutions program on May 1, 2026 (inclusion date).