

## BlackRock® High Yield VI Fund

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Information as of 12/31/2022

This fund is only available in the Personal Retirement Planner Deferred Variable Annuity.

#### Description:

The fund seeks to maximize total return consistent with income generation by investing generally in fixed income securities rated Ba or lower by Moody's or BB or lower by Standard & Poor's. This is an aggressive investment.

Sector weighting	Percent of total holdings	Top holdings	Percent of total holdings
High Yield Bond Industrials .....	67.0%	N/A	
Term Loans - Industrials .....	9.8%		
High Yield Bonds - Financials .....	5.9%		
Investment Grade Bonds .....	11.8%		
Cash .....	2.9%		
Net Derivatives .....	3.2%		
High Yield Bonds - Utilities .....	1.0%		
Equity/Equity Futures .....	-0.3%		
Convertibles .....	0.5%		
Term Loans – Financials .....	0.0%		
Other .....	0.1%		
High Yield CDS .....	0.4%		
Term Loans - Utilities .....	0.0%		
U.S. Treasuries .....	-2.8%		
		<b>Total net assets</b> .....	\$673.6 Million
		<b>Expense Ratio</b>	
		Class I .....	Gross 0.67%
		.....	Net 0.57%
		Class III .....	Gross 0.91%
		.....	Net 0.81%
		<b>Fund composition</b>	
		N/A	

#### Disclosure:

*This material must be preceded or accompanied by the current prospectuses. You can receive prospectuses from your Horace Mann representative or by calling 1-800-999-1030. 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. The prospectuses will provide complete information about Horace Mann's variable annuity contracts, Horace Mann Life Insurance Company and the underlying investment options. 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. Variable annuities are subject to market volatility and involve a risk of loss, including loss of principal.*

# BlackRock®

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