

Goldman Sachs® VIT Government Money Market Fund – Institutional Shares

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This fund is only available in the Personal Retirement Planner Deferred Variable Annuity.
Information as of 12/31/2022

Description:

The Fund seeks to maximize current income to the extent consistent with the preservation of capital and the maintenance of liquidity by investing exclusively in high quality money market instruments. Goldman Sachs Asset Management, L.P. the asset management arm of The Goldman Sachs Group, Inc., is among the world's largest asset managers, over \$2 trillion in assets under supervision as of 12.30.22.

The fund generally invests 100% of its assets in government securities and therefore will satisfy the 99.5% requirement for designation as a government money market fund. This is a conservative investment.

Sector weighting	Percent of total holdings	Top holdings	Percent of total holdings
N/A		N/A	
		Total net assets	\$2500.7 Million
		Net Expense Ratio	0.18%
		Fund composition	
		Government Agency Repurchase Agreements	86.2%
		Treasury Debt	10.5%
		Government Agency Debt	3.3%
		U.S. Treasury Repurchase Agreement	0.1%

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.

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