

Vanguard® VIF International Portfolio

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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 portfolio invests in the stocks of companies located outside the United States. In selecting stocks, the fund's advisors evaluate foreign markets around the world and choose companies with above-average growth potential. The fund uses multiple investment advisors to manage its portfolio. This is a moderately aggressive investment.

Sector weighting	Percent of total holdings	Top holdings	Percent of total holdings
Consumer Discretionary	21.5%	ASML Holding NV	
Information Tech	18.0%	Moderna Inc.	
Health Care	17.6%	MercadoLibre Inc.	
Financials	12.9%	Tencent Holdings Ltd.	
Industrials	11.0%	Adyen NV	
Communication Services	6.9%	Taiwan Semiconductor Manufacturing Co. Ltd.	
Consumer Staples	5.9%	Kering SA	
Materials	2.2%	Genmab A/S	
Energy	2.0%	Meituan	
Utilities	1.1%	Vestas Wind Systems A/S	
Real Estate	0.0%		
Other	1.0%		
		Total net assets	\$2,837 Million
		Expense Ratio	0.38%
		Fund composition	
			N/A
Geographic allocation			
China	12.1%		
United States	11.9%		
Netherlands	9.8%		
United Kingdom	7.8%		
Japan	7.5%		
Germany	7.1%		
France	6.1%		
Denmark	5.9%		
Sweden	4.1%		
Belgium	3.8%		

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.

FFS-00145 (12/22)

