

Vanguard® Developed Markets Index Fund - Admiral Shares

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Information as of 12/31/2022

Description:

The fund employs an indexing investment approach designed to track the performance of the FTSE Developed ex North America Index, which includes over 3,700 common stocks of large-, mid-, and small-cap companies located in Canada and the major markets of Europe and the Pacific region. This is a moderately aggressive investment.

Sector weighting

	Percent of total holdings
Financials.....	19.2%
Industrials.....	16.5%
Consumer Discretionary	13.1%
Health Care.....	11.1%
Technology	8.4%
Consumer Staples	8.1%
Basic Materials.....	7.6%
Energy.....	6.1%
Real Estate	3.5%
Utilities	3.5%
Telecommunications	2.9%
Other.....	0.0%

Geographic allocation

Japan	20.5%
United Kingdom	13.5%
Canada	9.9%
France.....	8.7%
Switzerland	7.8%
Australia	7.2%
Germany	6.5%
Korea	4.4%
Netherlands.....	3.4%
Sweden.....	2.8%

Top holdings

	Percent of total holdings
Nestle SA	
Samsung Electronics Co. Ltd	
Roche Holding AG	
ASML Holding NV	
Novo Nordisk A/S	
Shell plc	
AstraZeneca plc	
Novartis AG	
LVMH Moet Hennessy Louis Vuitton SE	
Toyota Motor Corp.	

Total net assets \$22,214 Million

Expense Ratio..... 0.07%

Fund composition

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.

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