

Vanguard® VIF Global Bond Index Portfolio

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Information as of 12/31/2022

Description:

The portfolio invests in a mix of Vanguard mutual funds and Vanguard Variable Insurance Fund (VIF) portfolios (underlying funds) according to an asset-allocation strategy that reflects an allocation of approximately 70% of the portfolio's assets to domestic fixed income securities and 30% to non-U.S. fixed income securities. This is a moderate investment.

Total net assets.....\$386 Million

Expense Ratio..... 0.13%

Fund composition

VVIF Ttl Bond Mkt Idx Prtfl 70.1%

Total Intl Bond Idx Fund 29.9%

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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