

American Funds Insurance Series® Blue Chip Income and Growth FundSM

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Information as of 03/31/2019

Description:

The fund's objective is to produce income exceeding the average yield on U.S. stocks generally and to provide an opportunity for growth of principal consistent with sound common-stock investing.

Distinguishing characteristics:

- The fund invests primarily in dividend-paying stocks of larger, established U.S. companies.
- The fund invests, under normal market conditions, at least 90% of its assets in equity securities.

This is a moderately aggressive investment.

Sector weighting

| | Percent of total holdings |
|------------------------------|------------------------------|
| Energy..... | 11.9% |
| Materials | 3.1% |
| Industrials..... | 8.9% |
| Consumer discretionary | 8.1% |
| Consumer staples | 13.4% |
| Health care..... | 22.2% |
| Financials..... | 3.4% |
| Information technology..... | 14.9% |
| Communication services..... | 6.9% |
| Utilities | 1.8% |
| Real Estate | 2.0% |

Top holdings

| | Percent of total holdings |
|----------------------------------|------------------------------|
| AbbVie..... | 5.4% |
| Abbott Laboratories | 5.2% |
| ExxonMobil..... | 3.9% |
| Lowe's | 3.8% |
| Philip Morris International..... | 3.8% |
| Intel..... | 3.2% |
| QUALCOMM | 3.1% |
| Amgen | 3.0% |
| EOG Resources | 3.0% |
| Microsoft..... | 3.0% |

Total net assets (as of 12/18)..... \$8,031.3 Million

Expense Ratio

| | |
|---------------------|-------|
| Class 1 shares..... | 0.41% |
| Class 4 shares..... | 0.91% |

Fund composition

| | |
|--------------------------|-------|
| U.S. equities | 89.4% |
| Non-U.S. equities | 7.2% |
| U.S. Bonds | 0.0% |
| Non-U.S. Bonds | 0.0% |
| Cash & Equivalents | 3.4% |



Beta: 0.95 (10 year)

Beta definition:

Beta provides a measure of a stock or fund's volatility relative to the market. The market is often defined by a certain benchmark, index or market average. The market's beta is 1. If a stock or fund is more volatile than the market, its beta will be higher than 1. If it is less volatile, the beta will be below 1. An investment that has a beta of 1.25 is believed to be more volatile than its market benchmark. For example, if the benchmark dropped 1 percent, then an investment with a beta of 1.25 is predicted to drop 1.25 percent. Remember, investment returns and principal value will fluctuate, so the value of your account, when redeemed, may be more or less than your original cost.

Benchmark: S&P 500

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.