

LVIP JPMorgan U.S. Equity Fund (Standard Class Shares)

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Information as of 12/31/2023

Description:

The investment objective of the LVIP JPMorgan U.S. Equity Fund is to provide high total return from a portfolio of selected equity securities. The portfolio invests primarily in large and medium-capitalization U.S. companies. Sector by sector, the portfolio's weightings are similar to those of the S&P 500. The portfolio does not look to overweight or underweight industries. The LVIP JPMorgan U.S. Equity Fund is a series of the Lincoln Variable Insurance Products Trust. This is a moderately aggressive investment.

Sector weighting	Percent of total holdings	Top holdings	Percent of total holdings
Technology	28.23%	Microsoft Corp	9.22%
Healthcare	13.91%	Apple Inc	4.97%
Financial Services	13.14%	Amazon.com Inc	4.57%
Consumer Cyclical	11.49%	NVIDIA Corp	3.26%
Industrials	10.54%	UnitedHealth Group Inc	3.13%
Communication Services	5.91%	Alphabet Inc Class A	2.99%
Energy	5.28%	Meta Platforms Inc Class A	2.84%
Utilities	4.00%	AbbVie Inc	2.66%
Basic Materials	2.83%	Morgan Stanley	2.46%
Real Estate	2.36%	NXP Semiconductors NV	2.46%
Consumer Defensive	2.32%		
		Total net assets	\$170.95 Million
		Expense Ratio	0.67%
		Fund composition	N/A

FFS-00020 (12/23)



Beta: 0.98 (3 Yrs.)

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.