

Vanguard® VIF International Portfolio

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Information as of 12/31/2023

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	21.0%	MercadoLibre Inc.	
Information Tech	20.1%	ASML Holding NV	
Financials	15.2%	Taiwan Semiconductor Manufacturing Co. Ltd.	
Health Care	14.5%	Spotify Technology SA	
Industrials	13.0%	Adyen NV	
Communication Services	7.0%	Tencent Holdings Ltd.	
Consumer Staples	5.2%	Vestas Wind Systems A/S	
Energy	1.8%	Atlas Copco AB	
Materials	1.5%	PDD Holdings Inc.	
Utilities	0.7%	Argenx SE	
Real Estate	0.0%		
Other	0.0%		
		Total net assets	\$3,019 Million
		Expense Ratio	0.41%
		Fund composition	
			N/A
Geographic allocation			
United States	14.9%		
Netherlands	9.3%		
China	9.0%		
United Kingdom	8.9%		
Japan	7.4%		
France	6.6%		
Sweden	6.0%		
Germany	5.7%		
Denmark	5.1%		
Switzerland	3.4%		

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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