American Funds Insurance Series® International Growth & Income Class 1

American Funds Insurance Series® International Growth and Income Fund℠

Information as of 12/31/2023

This fund is only available in the Personal Retirement Planner Variable Annuity.

Description:

The fund's investment objective is to provide long-term growth of capital while providing current income. This is a moderately aggressive investment option.

Distinguishing characteristics:

• The fund invests primarily in larger, well-established companies outside the U.S., with an emphasis on companies that are believed to have the potential for growth and/or to pay dividends.

• The fund invests at least 90% of its assets in companies based outside the U.S., including developing countries.

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Sector weighting	Percent of total holdings
Energy	5.7%
Materials	5.6%
Industrials	14.1%
Consumer Discretionary	10.0%
Consumer Staples	9.2%
Health Care	8.8%
Financials	18.8%
Information Technology	13.3%
Communication Services	6.4%
Utilities	2.5%
Real Estate	2.0%

Top holdings	Percent of total holdings
TSMC	2.7%
AstraZeneca	2.7%
Novo Nordisk	2.5%
TotalEnergies	2.1%
ASML	2.1%
Airbus	2.0%
MediaTek	1.5%
AXA	1.4%
BAE Systems	1.3%
Sanofi	1.3%

Total net assets (as of 12/23) .... $328.60 Million

Expense Ratio

Class 1 shares

Gross	0.55%
Net	0.55%

Fund composition

U.S. equities	3.9%
Non-U.S. equities	92.5%
U.S. Bonds	0.0%
Non-U.S. Bonds	0.3%
Cash & Equivalents	3.3%

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FFS-00168 (12/23)

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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: MSCI ACWI Ex USA NR USD

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.