

Vanguard® VIF International Portfolio

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Information as of 06/30/2020

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	37.3%	Tencent Holdings Ltd.	
Information Technology	12.9%	ASML Holding NV	
Health Care	12.2%	Alibaba Group Holding Ltd.	
Communication Services	10.7%	Tesla Inc.	
Industrials	8.4%	MercadoLibre Inc.	
Financials	8.1%	Amazon.com Inc.	
Consumer Staples	5.0%	Spotify Technology SA.	
Materials	3.2%	Meituan Dinping	
Energy	0.9%	M3 Inc	
Other	0.8%	TAL Education Group	
 Geographic allocation		Total net assets	\$4,126 Million
China	18.7%	Expense Ratio	0.38%
Other	14.3%	Fund composition	
Japan	9.8%	N/A	
Germany	8.3%		
Netherlands	7.7%		
France	6.3%		
Switzerland	5.6%		
United Kingdom	5.3%		
Sweden	4.2%		
Denmark	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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