

Calvert VP SRI Balanced Portfolio I

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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 fund seeks to provide a competitive total return through an actively managed portfolio of stocks, bonds and money market instruments which offer income and capital growth opportunity. This is a moderate investment.

Top holdings

Percent of total holdings

| | |
|--------------------------------|-------|
| Microsoft Corp..... | 4.34% |
| Amazon.com Inc. | 3.60% |
| Apple Inc. | 3.59% |
| Alphabet Inc., Cl C..... | 2.86% |
| Fannie Mae or Freddie Mac..... | 1.86% |
| Visa Inc. | 1.70% |
| Danaher Corp. | 1.50% |
| PepsiCo Inc..... | 1.49% |
| Walmart Inc..... | 1.41% |
| American Tower Corp. | 1.40% |

Total net assets \$359.3 Million

Expense Ratio

Class I

| | |
|-------------|-------|
| Gross | 0.62% |
| Net..... | 0.62% |

Fund composition

| | |
|-----------------------|--------|
| Equity | 58.31% |
| Fixed Income | 39.58% |
| Cash | 1.93% |
| Preferred Stock | 0.18% |

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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