

Goldman Sachs® VIT Government Money Market Fund – Institutional Shares

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This fund is only available in the Personal Retirement Planner Deferred Variable Annuity.
Information as of 12/31/2018

Description:

The fund seeks maximum current income through investment in U.S. short-term debt obligations. In seeking to maximize current income, our portfolios seek to preserve capital and maintain daily liquidity. Goldman Sachs Asset Management, LP., is the asset management arm of The Goldman Sachs Group, Inc., among the world's largest asset managers with \$1.34 trillion in assets under supervision as of Sep. 30, 2018

The fund generally invests 100% of its assets in government securities and therefore will satisfy the 99.5% requirement for designation as a government money market fund. This is a conservative investment.

Sector weighting	Percent of total holdings	Top holdings	Percent of total holdings
N/A		N/A	
		Total net assets	\$766.0 Million
		Expense Ratio	0.18%
		Fund composition	
		Government Agency Repurchase Agreements	52.4%
		Treasury Debt	29.4%
		Government Agency Debt	17.6%
		Treasury Repurchase Agreement	0.6%

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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