

## Vanguard® VIF International Portfolio

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Information as of 12/31/2018

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
Consumer Discretionary .....	30.1%
Financials.....	15.4%
Communication Services.....	13.8%
Health Care.....	9.9%
Industrials.....	9.5%
Information Tech.....	7.9%
Consumer Staples .....	6.3%
Materials .....	4.6%
Energy.....	1.6%
Other.....	0.9%

#### Geographic allocation

China.....	17.0%
Japan .....	11.2%
Other.....	11.1%
United Kingdom .....	9.3%
France.....	7.3%
Germany .....	6.0%
Sweden.....	5.0%
Hong Kong.....	4.6%
Switzerland .....	3.7%
Netherlands.....	3.6%

#### Top holdings

Tencent Holdings Ltd.
Alibaba Group Holding Ltd.
ASML Holding NV
Amazon.com Inc.
AIA Group Ltd.
Illumina Inc.
Baidu Inc.
Kering SA
Tesla Inc.
Industria de Diseno Textil SA

#### Percent of total holdings

**Total net assets** ..... \$3,109 Million

**Expense Ratio**..... 0.39%

#### Fund composition

N/A

#### 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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