

Vanguard® VIF Small-Company Growth 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:

Vanguard Variable Insurance Fund Small Company Growth Portfolio seeks to provide long-term capital appreciation. The portfolio invests at least 80 percent of its assets primarily in common stocks of smaller companies. This is an aggressive investment.

Sector weighting

	Percent of total holdings
Information Tech	24.7%
Industrials.....	22.9%
Health Care	20.1%
Consumer Discretionary	16.8%
Financials.....	5.2%
Materials	3.0%
Communications Services	2.8%
Real Estate	1.8%
Consumer Staples	1.5%
Energy.....	0.9%

Top holdings

	Percent of total holdings
Sensata Technologies Holding plc	
CDW Corp.	
LPL Financial Holdings Inc.	
LogMeIn Inc.	
Trimble Inc.	
Grand Canyon Education Inc.	
MSC Industrial Direct Co. Inc.	
Skechers U.S.A. Inc.	
Sally Beauty Holdings Inc.	
TriNet Group Inc.	

Total net assets \$1,827 Million

Expense Ratio..... 0.34%

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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