

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 12/31/2019

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 \$1.60 trillion in assets under supervision as of September 30, 2019

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

N/A

Percent of
total holdings

Top holdings

N/A

Percent of
total holdings

Total net assets \$714.0 Million

Expense Ratio..... 0.18%

Fund composition

Government Agency Repurchase Agreements..... 44.5%

Government Agency Debt 30.0%

Treasury Debt..... 25.5%

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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