

Wilshire VIT Global Allocation Fund

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Information as of 12/31/2018

Description:

The Wilshire VIT Global Allocation Fund seeks to realize a high, long-term total rate of return consistent with prudent investment risks. The Wilshire VIT Funds are advised by Wilshire Associates Incorporated. This is a moderate investment.

Sector weighting

	Percent of total holdings
Domestic Equity	28%
International Developed Equity	32%
Emerging Market Equity.....	5%
Investment Grade Fixed Income.....	25%
Non-Investment Grade Fixed Income	10%

Top holdings

	Percent of total holdings
Wilshire Int'l Equity Inst.	32.25%
Wilshire Income Opportunities Inst.....	25.27%
Wilshire Large Co. Value Inst.....	12.62%
Wilshire Large Co. Growth Inst.	9.20%
Vanguard Total International Bond.....	5.66%
DFA Emerg MKTS Core Eq	4.61%
Vanguard Total Bnd-Inst.	4.61%
Wilshire Small Co. Value Inst.....	2.88%
Wilshire Sm Co Grth Inst.....	2.86%
Northern Instl Gov Select	0.05%

Total net assets NA

Expense Ratio

Gross.....	1.48%
Net.....	1.48%

Fund composition NA

VIT = Variable Insurance Trust

FFS-00036 (01/19)

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BETA: 0.97

Beta definition:

Beta provides a measure of a stock or fund's volatility relative to the market. The market is often defined by a certain benchmark, index or market average. The market's beta is 1. If a stock or fund is more volatile than the market, its beta will be higher than 1. If it is less volatile, the beta will be below 1. An investment that has a beta of 1.25 is believed to be more volatile than its market benchmark. For example, if the benchmark dropped 1 percent, then an investment with a beta of 1.25 is predicted to drop 1.25 percent. Remember, investment returns and principal value will fluctuate, so the value of your account, when redeemed, may be more or less than your original cost.

Benchmark: 65% MSCI All Country World Index, 35% Bloomberg Barclays Global Aggregate Hedged Returns

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.