



Kansas City Life Insurance Company

Matching
the **Right**
Product to the
Need



Rob Petzold, LLIF, CRPC
Regional Vice President





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PRODUCT PORTFOLIO

Learn more about what Kansas City Life has to offer...

- Matching the Right Product to the Need
- Underwriting Requirements

PRODUCT INFO

- ▶ Level Term
- ▶ Return of Premium
- ▶ Universal Life
- ▶ Whole Life
- ▶ Annuities
- ▶ Riders/Benefits

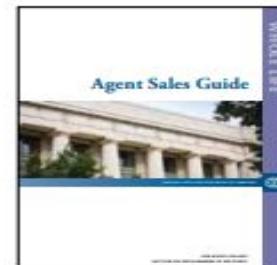
Click on a category on the left to view detailed product information



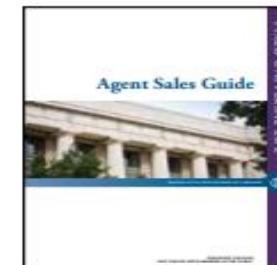
KANSAS CITY LIFE



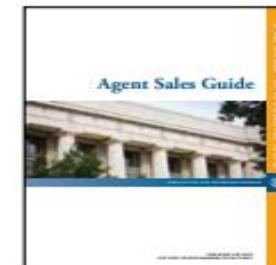
Kansas City Life Insurance Company offers a variety of products to meet your clients' needs. This guide helps determine which products to use in specific situations. For more details about the products shown, refer to the Product Guide on the Kansas City Life Illustration System or any of the following product guides:



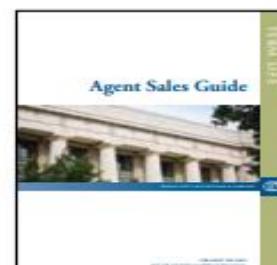
Whole Life Agent Sales Guide (Form 6751)



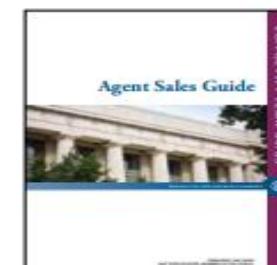
Fixed Universal Life Agent Sales Guide (Form 12466)



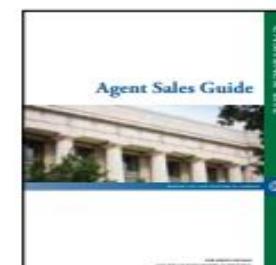
Indexed Universal Life Agent Sales Guide (Form 11561)



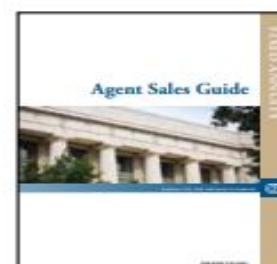
Term Life Agent Sales Guide (Form 12398)



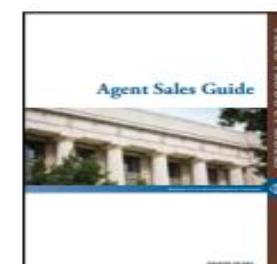
Longevity Term 80/85 Agent Sales Guide (Form 12640)



Cashback Life Agent Sales Guide (Form 6748)



Fixed Annuity Agent Sales Guide (Form 6469)



Fixed Product Riders Agent Sales Guide (Form 6749)



Century II Variable Annuity Products (Form 5587)¹



Century II Accumulator Variable Universal Life (Form 5586)¹



TERM LIFE

Signature Term 10, 15, 20, 25, and 30

(Client Brochure: Form 12397; Agent Fact Sheet: Form 12389)

- Minimum issue limit of \$100,000.
- Annual commissionable policy fee of \$75.
- Locks in premiums for the duration of the initial term period.
- Discount for paying annual premiums in advance.
- Liberal options and conversion credit for switching to any of our eligible permanent plans to build cash value.

Markets: Family, Small Business

Choice Advantage 10, 15, 20, 25, and 30

(Client Brochure: Form 12390; Agent Fact Sheet: Form 12391)

- Minimum issue limit of \$250,000.
- Annual commissionable policy fee of \$75.
- Locks in premiums for the duration of the initial term period.
- Discounts for annual premiums paid in advance.
- Liberal options for switching to any of our eligible permanent plans to build cash value.

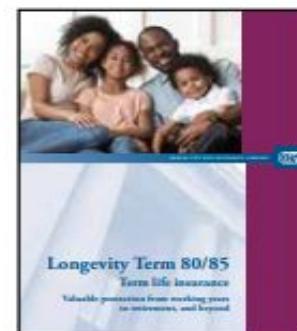
Markets: Family, Small Business

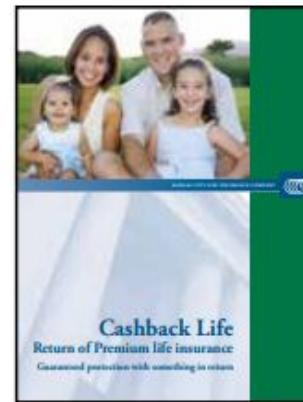
Longevity Term 80/85

(Client Brochure: Form 12638; Agent Fact Sheet: Form 12639)

- Minimum issue limit of \$100,000 for ages 18 – 49 and \$50,000 for ages 50+.
- Annual commissionable policy fee of \$75.
- Offers affordable term protection to ages 80 or 85.
- Ability to build cash value like a permanent insurance plan.
- Options for converting to an eligible Kansas City Life permanent policy.
- Flexible premium payment schedules.
- Upon policy surrender, receive the policy's net cash value.

Markets: Family, Pre-retirement, Small Business





RETURN OF PREMIUM LIFE

Cashback Life

(Client brochure: Form 11621; Agent Fact Sheet: Form 11528)

- Affordable premiums that are guaranteed in all years and level for the coverage period.
- 100% of eligible premiums are guaranteed to be returned upon surrender at the end of the level period (20 or 30 years).*
- Standard Select Nontobacco risk class.
- Conversion privileges available.**
- Renewable coverage up to age 95.
- Availability of policy loans.
- Nonforfeiture options.
- Excellent Term Life alternative.

Markets: Family, Pre-Retirement, Small Business

**Premiums paid for rider benefits or substandard ratings are not included in the return of premium calculation. Cash value at the end of the level period equals premiums paid for base coverage only and assumes no policy changes.*

***The final conversion date is the earlier of the policy anniversary nearest the insured's 65th birthday or the 10th policy anniversary (20th policy anniversary if Cashback Life 30). No conversion credit – other than cash value – is available.*



KANSAS CITY LIFE



WHOLE LIFE

Value Assured

(Client Brochure: Form 11615; Agent Fact Sheet: Form 11616)

- Traditional whole life insurance.
- Guaranteed level premiums to age 100 if premiums are paid as scheduled.
- Guaranteed death benefit to age 120.
- Standard Select Nontobacco risk class.
- Issued on a nonmedical basis (subject to answers to health questions on application) for face amounts under \$50,000, regardless of age.
- Discount for paying annual premiums in advance.

Markets: Family, Pre-retirement

Value Certain 20

(Client Brochure: Form 12382; Agent Fact Sheet: Form 12383)

- Limited pay whole life insurance.
- Guaranteed level premiums for the 20-year payment period if premiums are paid as scheduled.
- Guaranteed death benefit to age 120.
- Standard Select Nontobacco risk class.
- Issued on a nonmedical basis (subject to answers to health questions on application) for face amounts under \$50,000, regardless of age.
- Discount for paying annual premiums in advance.

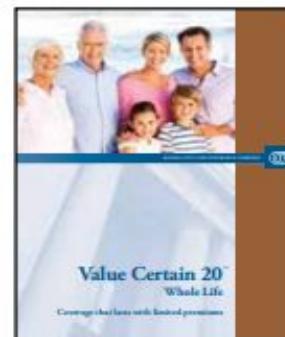
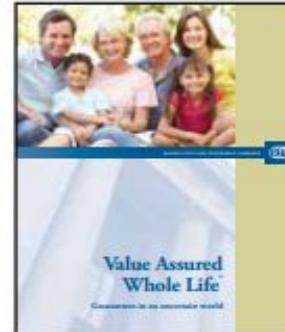
Markets: Family, Pre-retirement

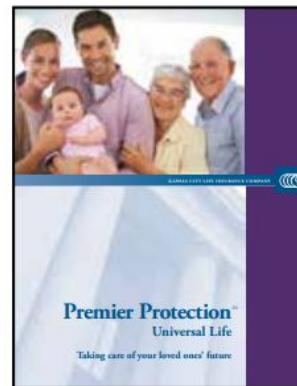
Gift of Life

(Client Brochure: Form 1639; Agent Fact Sheet: Form 11625)

- Guaranteed coverage at an affordable premium.
- Protection for a child as young as 15 days.
- Built-in coverage increase at age 25 without need of physical exam or additional underwriting.
- Possible waiver of premium if child is disabled between ages 25 and 60.

Markets: Family





UNIVERSAL LIFE (UL)

Premier Protection

(Client Brochure: Form 12434; Agent Fact Sheet: Form 12435)

- Competitive long-term cash value (based on current charges and credits which are not guaranteed).
- Income potential through loans and withdrawals.
- Great policy issue limits with juvenile issue ages and specified amount down to \$25,000 for ages 50 – 85, Standard Tobacco and Standard Nontobacco risk classes.
- Use with business client to protect against loss of key employee using the Option C death benefit, which is the specified amount plus premiums paid.
- Two death benefit tests – GLP and CVAT – offered at issue.
- Wide variety of riders including Additional Term Coverage (ATC) rider, which provides term coverage and counts toward the minimum for determining per thousand expenses and bonuses.
- Great product for younger clients with term insurance looking to segue into a universal life policy.

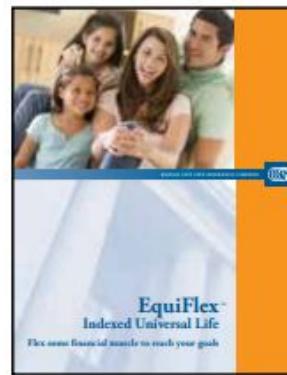
Markets: Family, Pre-retirement, Small Business



KANSAS CITY LIFE



INDEXED UNIVERSAL LIFE (IUL)



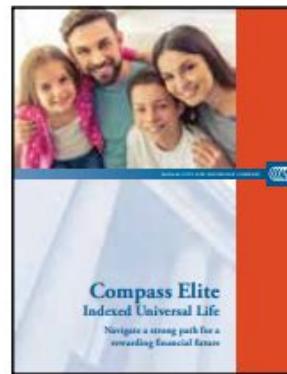
EquiFlex IUL

(Client Brochure: Form 11558, Agent Fact Sheet: Form 11559)

- Streamlined design with one crediting method, one index, and four indexed account options.
- Competitive expenses, COIs, and surrender charges.
- Multiple policy loan options to help create a tax-advantaged supplemental retirement income stream.
- Multiple policy riders including the Enhanced Living Benefit (ELB)* and the Income Assured Option (IAO).
- Twenty-four month target premium.

Markets: Family, Pre-Retirement, Small Business

**Not available in all states.*



Compass Elite IUL

(Client Brochure: Form 12104; Agent Fact Sheet: Form 12105)

- Streamlined design with one crediting method, one index, and four indexed account options.
- Great policy issue limits with juvenile issue ages, banding at \$500,000, and specified amount down to \$50,000.
- Competitive expenses, COIs and commissions.
- Multiple policy loan options to help create a tax-advantaged supplemental retirement income stream.
- Multiple policy riders including the Enhanced Living Benefit (ELB)*, the Monthly Benefit Rider (MBR), and the Income Assured Option (IAO).
- Twenty-four month target premium.

Markets: Family, Pre-Retirement, Small Business

**Not available in all states.*



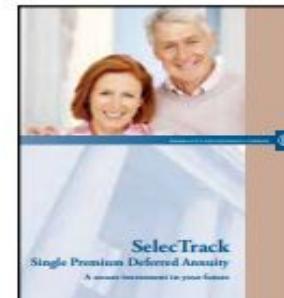
Fixed Product Riders

Life Riders

	Value Assured	Value Certain 20	Gift of Life	Premier Protection	EquiFlex	Compass Elite	Cashback Life Series	Signature Term	Choice Advantage Term	Longevity Term 80/85
ADB	X	X		X	X	X	X	X	X	X
ATC				X	X	X				
AI	X	X	X	X	X	X				
AGR					X					
CTI	X	X		X	X	X	X	X	X	X
CCB	X	X	X	X	X	X				
COL					X					
DCOI					X	X	X			
DPP					X	X	X			
ELB					X	X	X			
IAO	X	X	X	X	X	X	X	X	X	X
LBR								X		
MBR					X	X	X			
OI					X	X	X			
OPR						X	X			
PWP	X	X								
STI	X	X		X			X	X	X	X
TIR	X	X	X	X	X	X	X	X	X	X
WP	X	X	X				X	X	X	X



FIXED ANNUITIES



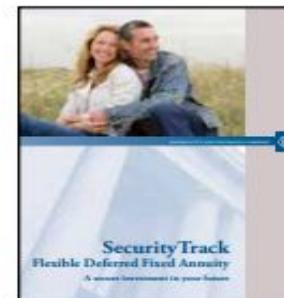
SelecTrack

(Client Brochure: Form 1469)

- Single premium deferred annuity.
- Available for qualified and nonqualified markets.
- Minimum single premium of \$10,000.
- An amount up to 10% of the contract value may be withdrawn annually without a surrender charge (one payment election per contract year).
- Contract owner determines the length of time the current interest rate is guaranteed: Five, seven, or 10 years.
- Market value adjustment (not applicable in Alaska, Delaware, Iowa, Indiana, Maryland, Minnesota, Missouri, Montana, New Jersey, North Carolina, Oregon, Pennsylvania, Utah, and West Virginia).
- Nursing Home Waiver.*
- No administrative fees.
- Lifetime Income Rider (LIR) available.

Markets: Pre-retirement

*Nursing Home Waiver is not available in California, Massachusetts, or Pennsylvania.



SecurityTrack

(Client Brochure: Form 6468)

- Single or flexible premium deferred annuity.
- Available for qualified and nonqualified markets.
- Minimum premium requirement: \$50 per month (\$600 annually) or a minimum single premium of \$5,000.
- Annual bonus of 0.25% for contracts with \$50,000 or more on each contract anniversary.
- Annual administrative fee of \$30 is waived if the contract value is at least \$10,000 or if \$600 of premium has been paid during the year.
- An amount up to 10% of the contract value may be withdrawn annually without a surrender charge (one payment election per contract year).
- Nursing Home Waiver.*
- Lifetime Income Rider (LIR) available.

Markets: Pre-retirement

*Nursing Home Waiver is not available in California, Massachusetts, or Pennsylvania.



FIXED ANNUITIES (cont'd)

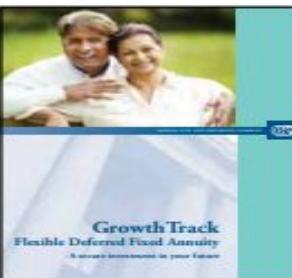
GrowthTrack

(Client Brochure: Form 6545)

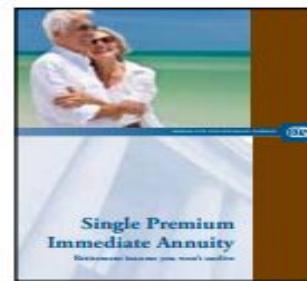
- Single or flexible premium deferred annuity.
- Available for qualified and nonqualified markets.
- Minimum premium requirement: \$50 per month (\$600 annually) or a minimum single premium of \$5,000.
- Bonus of 1% on first contract anniversary.
- An amount up to 10% of the contract value may be withdrawn annually without a surrender charge (one payment election per contract year).
- Nursing Home Waiver.*
- Lifetime Income Rider (LIR) available.

Markets: Pre-retirement

**Nursing Home Waiver is not available in California, Massachusetts, or Pennsylvania.*



All of Kansas City Life's fixed deferred annuities are issued with a guaranteed interest rate, which remains in effect until the first redetermination date. On each redetermination date, a redetermined guaranteed interest rate will take effect. The redetermined guaranteed interest rate will always be at least 1% and not more than 3%.



Single Premium Immediate Annuity (SPIA)

(Client Brochure: Form 6705)

- Available for qualified and nonqualified markets.
- Offers broad variety of payout options, including guaranteed specified amounts and life contingencies.

Markets: Pre-retirement



KANSAS CITY LIFE



REFERENCE GUIDE

KANSAS CITY LIFE INSURANCE COMPANY

Lifetime Income Rider

The Lifetime Income Rider (LIR) from Kansas City Life Insurance Company can provide guaranteed lifetime income while still allowing control of your fixed annuity. The LIR is an optional rider that can be added to any of Kansas City Life's currently issued fixed annuity policies. This guide provides the key definitions and features of the Lifetime Income Rider. Please refer to the LIR brochure for additional details.

Benefits of the Lifetime Income Rider

- Provides guaranteed lifetime income for retirement, even during market turmoil
- Allows continued access to the contract value of the annuity
- Offers increased lifetime income during eligible nursing home confinement, if available in your state

Guaranteed Withdrawal Balance

The Guaranteed Withdrawal Balance (GWB) is the amount used to determine your Lifetime Income Amount (LIA). The GWB is not the same as your contract value and is not available as a lump sum withdrawal amount or a death benefit. The GWB is initially equal to the premium paid (or contract value if added to an existing annuity). It increases as a result of additional premiums, bonuses, or step-ups and decreases as a result of withdrawals.

Bonus

During the first 20 years of the LIR, the GWB will be increased by a bonus each year you do not take a withdrawal. The bonus will equal 7.2% of the GWB during the first 10 years of the rider and 1% of the GWB during rider years 11 – 20.

Step-up

On each rider anniversary and on the day lifetime income begins, the GWB will step-up to the contract value of the annuity if the contract value is greater than the GWB.

Lifetime income option

When you decide to begin lifetime income, you will select a lifetime income option – single or joint. The option you choose will determine the length of the lifetime income. If you choose the single lifetime income option, lifetime income will be available as long as the annuitant is alive. If you choose the joint lifetime income option, lifetime income will be available as long as the annuitant or the beneficiary is alive. For the joint lifetime income option, the annuitant must also be the owner and the beneficiary must be the spouse of the annuitant. You must be at least 50 years old to start

lifetime income. If you choose the joint lifetime income option, the beneficiary must also be at least 50 years old to start lifetime income.

Lifetime Income Amount

Once you start lifetime income, the LIA is the annual amount that is guaranteed to be available for withdrawal as long as you limit your annual withdrawals to the LIA. The LIA is calculated on the day you begin lifetime income and is the GWB multiplied by the applicable lifetime income percentage shown in the table below. Withdrawals equal to the LIA are guaranteed to be available, even when your contract value is zero and will continue for the length of time selected under your lifetime income option (single or joint).

Lifetime Income Percentages

Lifetime Income Start Age*	Single Lifetime Income Option	Joint Lifetime Income Option
50 – 54	4.00%	3.50%
55 – 59	4.50%	4.00%
60 – 64	5.00%	4.50%
65 – 69	5.50%	5.00%
70 – 74	6.00%	5.50%
75 – 79	6.50%	6.00%
80 – 84	7.00%	6.50%
85 – 89	7.50%	7.00%
90 and above	8.00%	7.50%

*The age of the younger of annuitant or beneficiary for joint lifetime income option.

Rider cost

There is a monthly charge for this rider. The charge for the rider begins immediately even if lifetime income has not started. The monthly charge is 0.06% (0.72% annually) multiplied by the GWB. The monthly charge percentage is guaranteed never to change on your policy.



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