

Securing independence

The ELB rider was designed to access the life insurance proceeds of a UL policy to pay for unexpected expenses.

That's not all it can do for you. Many of today's retirees and preretirees are very concerned about maintaining their independence and not burdening their family with their care.

If you, your spouse or family member need long-term care, the costs can deplete more than your hard-earned assets. Without long-term care protection, the financial and emotional burden of caring for you can fall to your family.

Is Kansas City Life's Enhanced Living Benefits Rider right for you?

If you are seeking added benefits to your policy to help ensure your financial independence, then the ELB rider may be perfect for you.

Act now to protect your future

There's no better time than right now to protect you and your loved ones against the unexpected. Your Kansas City Life representative can help ensure your family's future financial security and determine the best plan for accomplishing your goals.



Protecting policyowners for more than 125 years

Since 1895, Kansas City Life Insurance Company has assisted policyholders through world wars, the Great Depression, and various periods of recession and inflation. Built on integrity, sound investment strategies, and honest business practices, every product we sell is backed by more than a century of quality service and financial security.

Photo courtesy of: Missouri Valley Special Collections, Kansas City Public Library, Kansas City, Missouri.

The coverage described is for the Enhanced Living Benefits rider from Kansas City Life Insurance Company (Home Office: Kansas City, Mo.). Rider Form R203, R204, R223, or R224. Form number may differ by state. Coverage may not be available in all states.

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KANSAS CITY LIFE INSURANCE COMPANY



Enhanced Living Benefits Rider

**A benefit to preserve assets
and secure independence**

Protecting your assets and providing independence

No one can predict the future, but an unexpected illness or injury can result in expensive care that can significantly erode your assets or rob you of your independence. Kansas City Life Insurance Company understands the importance of preparing for such a situation – no matter what your age.

When you combine our innovative Enhanced Living Benefits (ELB) rider with an eligible Kansas City Life universal life (UL) or variable universal life (VUL) insurance policy, you receive protection for these unexpected expenses by gaining access to your life insurance proceeds as a *living benefit*.¹ That means a portion of your life insurance death benefit is prepaid when a qualifying condition triggers benefit payments, which allows you to protect your hard-earned assets and live the way you desire.

¹The ELB rider is not a long-term care, nursing home or health insurance policy.

Valuable protection

For a fraction of what a stand-alone, long-term care policy would cost, you can help secure your family's assets with protection from Kansas City Life.

This valuable protection is available as a rider attached to some of our UL and VUL products. The ELB rider allows for a prepayment of a portion of the death benefit if you qualify under either or both of the following triggers:

- You must be certified by a licensed physician as being permanently unable to perform, without substantial assistance, at least two of the six activities of daily living or require supervision because of permanent, severe cognitive impairment. You must be receiving health care assistance at least two times per week.

Activities of daily living are:

- Bathing
 - Continence
 - Dressing
 - Eating
 - Toileting
 - Transferring
- You must reside in and receive care from an eligible nursing home.

The availability and specific details of the benefit triggers described above may vary by state.



An innovative benefit

Payments can be made under both triggers concurrently if you qualify under both triggers. And if you never need such care, all life insurance proceeds remain for your beneficiary.

The need for long-term care usually arises from age or chronic illness, injury, or disability.

Benefits may be taxable. Receipt of benefits, or even the fact that a policy with this type of rider is owned, may affect Medicaid and Supplemental Security Income (SSI) eligibility. As with all taxable matters, consult with your tax advisor to determine the tax consequences prior to electing to receive benefits.

