



KANSAS CITY LIFE

Variable Annuity Products



Variable Product Series

Building your future with a secure partnerSM

Kansas City Life Insurance Company

For broker/dealer use only. Not for use
with members of the public.

Kansas City Life's Variable Annuity Products offer a wide range of investment choices managed by some of today's top experts in money management.

| Objective | Subaccount name |
|---------------------------------------|---|
| Aggressive Growth | American Century VP Ultra® Fund – Class I Franklin Small-Mid Cap Growth VIP Fund – Class 2 |
| Asset Allocation | American Funds Insurance Series® Asset Allocation Fund – Class 2 Shares American Funds Insurance Series® Managed Risk Asset Allocation Fund – Class P2 Shares |
| Balanced | MFS® Total Return Series – Initial Class Shares TOPS® Managed Risk Balanced ETF Portfolio – Class 2 Shares |
| Corporate Bond – General | MFS® Total Return Bond Series – Initial Class Shares |
| Corporate Bond – High Yield | Federated Hermes High Income Bond Fund II – P |
| Diversified Emerging Markets | American Funds Insurance Series® New World Fund® – Class 2 Shares Templeton Developing Markets VIP Fund – Class 2 |
| Equity – Income | American Funds Insurance Series® Capital Income Builder® – Class 2 Shares |
| Foreign Stock | American Century VP International Fund – Class I American Funds Insurance Series® Managed Risk International Fund – Class P2 Shares Templeton Foreign VIP Fund – Class 2 |
| Government Bond – Treasury | American Century VP Inflation Protection Fund – Class II |
| Growth | American Century VP Capital Appreciation Fund – Class I American Century VP Disciplined Core Value Fund – Class I American Century VP Mid Cap Value Fund – Class I American Century VP Value Fund – Class I American Funds Insurance Series® Managed Risk Growth Fund – Class P2 Shares Columbia Variable Portfolio – Mid Cap Growth Fund (Class 2) BNY Mellon Sustainable U.S. Equity Portfolio, Inc. – Initial Shares BNY Mellon Variable Investment Fund Appreciation Portfolio – Initial Shares Fidelity® VIP Contrafund SM Portfolio – Service Class 2 Fidelity® VIP Freedom 2030 Portfolio SM – Service Class 2 Fidelity® VIP Freedom 2035 Portfolio SM – Service Class 2 Fidelity® VIP Freedom 2040 Portfolio SM – Service Class 2 Fidelity® VIP Freedom 2045 Portfolio SM – Service Class 2 Fidelity® VIP Freedom 2050 Portfolio SM – Service Class 2 Invesco V.I. American Franchise Fund – Series I Shares Invesco V.I. Core Equity Fund – Series I Shares JPMorgan Insurance Trust Mid Cap Value Portfolio – Class 1 Shares MFS® Growth Series – Initial Class Shares MFS® Research Series – Initial Class Shares TOPS® Managed Risk Growth ETF Portfolio – Class 2 Shares TOPS® Managed Risk Moderate Growth ETF Portfolio – Class 2 Shares |
| Growth and Income | American Funds Insurance Series® Growth-Income Fund – Class 2 Shares American Funds Insurance Series® Managed Risk Washington Mutual Investors Fund SM – Class P2 Shares American Funds Insurance Series® Managed Risk Growth-Income Fund – Class P2 Shares Calamos Growth and Income Portfolio BNY Mellon Stock Index Fund, Inc. – Initial Shares Federated Hermes Managed Volatility Fund II – P JPMorgan Insurance Trust U.S. Equity Portfolio – Class 1 Shares |
| Income | Fidelity® VIP Freedom 2010 Portfolio SM – Service Class 2 Fidelity® VIP Freedom 2015 Portfolio SM – Service Class 2 Fidelity® VIP Freedom 2020 Portfolio SM – Service Class 2 Fidelity® VIP Freedom 2025 Portfolio SM – Service Class 2 Fidelity® VIP Freedom Income Portfolio SM – Service Class 2 MFS® Income Portfolio – Initial Class Shares |
| Kansas City Life Fixed Account | The Fixed Account is part of Kansas City Life's general account. It pays interest at a declared rate guaranteed to equal or exceed 3%. Please see product prospectus for detail. |
| Money Market – General | Federated Hermes Government Money Fund II – S |
| Small Company | Columbia Variable Portfolio – Select Small Cap Value Fund (Class 2) BNY Mellon Variable Investment Fund Opportunistic Small Cap Portfolio – Initial Shares JPMorgan Insurance Trust Small Cap Core Portfolio – Class 1 Shares |
| Specialty – Real Estate | Franklin Global Real Estate VIP Fund – Class 2 |
| Specialty – Technology | Columbia Variable Portfolio – Seligman Global Technology Fund (Class 2) Invesco V.I. Technology Fund – Series I Shares |
| Specialty – Utility | MFS® Utilities Series – Initial Class Shares |
| World Stock | American Funds Insurance Series® Global Growth Fund – Class 2 Shares |
| Worldwide Bond | American Funds Insurance Series® Capital World Bond Fund® – Class 2 Shares |

■ This guide contains summary information only. For detailed information, please see the prospectuses. Products, riders and investment

| Type of policy | Variable annuity | | | | | | | | | | | | | | | | |
|---|--|---------------|------------|---------------|------------|-------|----|---|----|---|----|---|----|---|----|----|----|
| Market availability | Nonqualified market, TSA (403(b)/501(c)(3)), IRA, SEP and pension plans (401(k), Profit Sharing, etc.) | | | | | | | | | | | | | | | | |
| Minimum issue limits | \$5,000 single premium or \$600 per year. (Cannot deposit more than \$250,000 without prior approval.) | | | | | | | | | | | | | | | | |
| Issue age | 0 – 80 for the owner and the annuitant | | | | | | | | | | | | | | | | |
| Guaranteed Minimum Death Benefit adjusted proportionately for any partial surrenders, less any loan balance | <p>Annuitant: Greater of: 1) premiums paid, or 2) contract value on the date we receive proof of death.</p> <p>Owner, if other than annuitant: Contract value</p> | | | | | | | | | | | | | | | | |
| Fixed Account guaranteed interest rate | The guaranteed interest rate will never be less than 1.00% or more than 3.00%. | | | | | | | | | | | | | | | | |
| Guaranteed contract value bonus | Not applicable | | | | | | | | | | | | | | | | |
| Premium tax | Varies by state. Payable when contract is annuitized or surrendered. | | | | | | | | | | | | | | | | |
| Annual administration fee | \$30 per year, deducted at beginning of contract year. Waived if contract value is equal to or greater than \$50,000. | | | | | | | | | | | | | | | | |
| Asset-based administration charge | 0.15% (on an annual basis) of variable subaccount value | | | | | | | | | | | | | | | | |
| Mortality and expense risk charge (M&E) | 1.25% (on an annual basis) of variable subaccount value | | | | | | | | | | | | | | | | |
| Surrender charge | Assessed to contract value. Based on contract issue date. <table border="1" data-bbox="597 1039 1268 1192"> <thead> <tr> <th>Contract year</th> <th>Percentage</th> <th>Contract year</th> <th>Percentage</th> </tr> </thead> <tbody> <tr> <td>1 – 3</td> <td>7%</td> <td>6</td> <td>4%</td> </tr> <tr> <td>4</td> <td>6%</td> <td>7</td> <td>2%</td> </tr> <tr> <td>5</td> <td>5%</td> <td>8+</td> <td>0%</td> </tr> </tbody> </table> | Contract year | Percentage | Contract year | Percentage | 1 – 3 | 7% | 6 | 4% | 4 | 6% | 7 | 2% | 5 | 5% | 8+ | 0% |
| Contract year | Percentage | Contract year | Percentage | | | | | | | | | | | | | | |
| 1 – 3 | 7% | 6 | 4% | | | | | | | | | | | | | | |
| 4 | 6% | 7 | 2% | | | | | | | | | | | | | | |
| 5 | 5% | 8+ | 0% | | | | | | | | | | | | | | |
| Transfer fees | Six free per contract year. \$25 for each additional transfer. | | | | | | | | | | | | | | | | |
| Fixed Account transfer restriction | Years 1 – 7: Limit one per contract year, the amount transferred from the Fixed Account may not exceed the greatest of: 25% of the unloaned Fixed Account Value in the Fixed Account on the date of transfer (unless the balance after the transfer is less than \$250, in which case we will transfer the entire amount); or the amount transferred out of the Fixed Account in the prior contract year; or \$2,000 (or the unloaned Fixed Account Value, if less). Years 8+: Limit one per contract year, no limitation on amount transferred. | | | | | | | | | | | | | | | | |
| Policy loans | Available only in TSA (403(b)/501(c)(3)) market. Minimum \$2,500. Maximum subject to contract restrictions. Contact Kansas City Life Customer Services for maximum loan quote. | | | | | | | | | | | | | | | | |
| Load-free partial surrenders | Starting in year 1, up to 10% of the contract value may be withdrawn once per contract year without a surrender charge. | | | | | | | | | | | | | | | | |
| Systematic partial surrenders | Annual, semi-annual, quarterly or monthly. Minimum \$100. Replaces load-free partial surrender. Surrender charge will be assessed when cumulative annual withdrawal exceeds 10% of contract value. | | | | | | | | | | | | | | | | |
| Nursing home waiver | Confinement of owner to a licensed nursing home, for at least 90 days. Contract value will be paid out in equal payments over at least a 3-year period with no surrender charges. | | | | | | | | | | | | | | | | |
| Dollar cost averaging | Monthly for 3 – 36 months. Minimum \$250 transfer per month from the Federated Hermes Government Money Fund II. | | | | | | | | | | | | | | | | |
| Automatic portfolio rebalancing | Quarterly. Fixed Account excluded. | | | | | | | | | | | | | | | | |
| FIVE Plus (GMWB) | FIVE Plus Guaranteed Minimum Withdrawal Benefit (GMWB) rider guarantees the return of all invested amounts as long as withdrawals do not exceed contract limits. FIVE Plus provides either a 20-year or a lifetime guaranteed income stream for those starting income at age 65 or later. A rider charge is deducted on each monthly anniversary date. The current charge is 0.079% of the guaranteed withdrawal balance. | | | | | | | | | | | | | | | | |

choices are subject to state availability.

| Variable annuity with bonuses and GMDB options | Variable annuity with no surrender charges and automatic 5-year ratchet on death benefit | | | | | | | | | | | | | | | | | | | | |
|---|--|-----------------------------|-----------------------------|------------|-------|----|---|----|---|----|---|----|---|----|---|----|---|----|----|----|--|
| Nonqualified market, TSA (403(b)/501(c)(3)), IRA, SEP and pension plans (401(k), Profit Sharing, etc.) | Nonqualified market, TSA (403(b)/501(c)(3)), IRA, SEP and pension plans (401(k), Profit Sharing, etc.) | | | | | | | | | | | | | | | | | | | | |
| \$10,000 initial premium. Any additional deposits must be at least \$50. (Cannot deposit more than \$250,000 without prior approval.) | \$25,000 initial premium. Any additional deposits must be at least \$50. (Cannot deposit more than \$250,000 without prior approval.) | | | | | | | | | | | | | | | | | | | | |
| 0 – 90 for the owner; 0 – 80 for the annuitant | 0 – 85 for the owner and the annuitant | | | | | | | | | | | | | | | | | | | | |
| Annuitant: 1) Base GMDB: Greater of premiums paid or contract value. No charge. 2) Annual Ratchet GMDB: Greater of Base GMDB or greatest contract value on every contract anniversary on or preceding annuitant's death or age 80. Annualized charge of 0.20% of variable subaccount value. (Available for issue ages 75 and below.) 3) Enhanced Combination GMDB: Greater of Base GMDB; premiums paid accumulated annually at 5% up to two times net premiums paid; or greatest contract value on every contract anniversary on or preceding annuitant's death or age 80. Annualized charge of 0.35% of variable subaccount value. (Available for issue ages 70 and below.) Owner, if other than annuitant: Cash surrender value. | Annuitant: Greater of: 1) premiums paid; 2) contract value on the date we receive proof of death; or 3) highest contract value as of every fifth contract anniversary to age 80. Owner, if other than annuitant: Cash surrender value | | | | | | | | | | | | | | | | | | | | |
| The guaranteed interest rate will never be less than 1.00% or more than 3.00%. | The guaranteed interest rate will never be less than 1.00% or more than 3.00%. | | | | | | | | | | | | | | | | | | | | |
| 1) Annualized rate of 0.15% on the value of the variable subaccounts when the contract value is equal to or greater than \$100,000. 2) Annualized rate of 0.20% on the value of the variable subaccounts beginning in year 9. | Not applicable | | | | | | | | | | | | | | | | | | | | |
| Varies by state. Payable when contract is annuitized or surrendered. | Varies by state. Payable when contract is annuitized or surrendered. | | | | | | | | | | | | | | | | | | | | |
| \$30 per year, deducted at beginning of contract year. Waived if contract value is equal to or greater than \$50,000. | Not applicable | | | | | | | | | | | | | | | | | | | | |
| 0.15% (on an annual basis) of variable subaccount value | 0.25% (on an annual basis) of variable subaccount value | | | | | | | | | | | | | | | | | | | | |
| 1.25% (on an annual basis) of variable subaccount value | 1.40% (on an annual basis) of variable subaccount value | | | | | | | | | | | | | | | | | | | | |
| Assessed to premium payment (first-in, first-out) and based on when premium is deposited. | Not applicable | | | | | | | | | | | | | | | | | | | | |
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| 1 – 2 | 8% | 6 | 4% | | | | | | | | | | | | | | | | | | |
| 3 | 7% | 7 | 3% | | | | | | | | | | | | | | | | | | |
| 4 | 6% | 8 | 2% | | | | | | | | | | | | | | | | | | |
| 5 | 5% | 9+ | 0% | | | | | | | | | | | | | | | | | | |
| Six free per contract year. \$25 for each additional transfer. | Six free per contract year. \$25 for each additional transfer. | | | | | | | | | | | | | | | | | | | | |
| Years 1 – 8: Limit one per contract year, the amount transferred from the Fixed Account may not exceed the greatest of: 25% of the unloaned Fixed Account Value in the Fixed Account on the date of transfer (unless the balance after the transfer is less than \$250, in which case we will transfer the entire amount); or the amount transferred out of the Fixed Account in the prior contract year; or \$2,000 (or the unloaned Fixed Account Value, if less). Years 9+: Limit one per contract year, no limitation on amount transferred. | No limit on the number of transfers from the Fixed Account or the dollar amount that can be transferred from the Fixed Account. However, the percentage of funds allowed in the Fixed Account may not exceed 15% of the total contract value. | | | | | | | | | | | | | | | | | | | | |
| Available only in TSA (403(b)/501(c)(3)) market. Minimum \$2,500. Maximum subject to contract restrictions. Contact Kansas City Life Customer Services for maximum loan quote. | Available only in TSA (403(b)/501(c)(3)) market. Minimum \$2,500. Maximum subject to contract restrictions. Contact Kansas City Life Customer Services for maximum loan quote. | | | | | | | | | | | | | | | | | | | | |
| Starting in year 1, up to 10% of the contract value may be withdrawn once per contract year without a surrender charge. | Not applicable | | | | | | | | | | | | | | | | | | | | |
| Annual, semi-annual, quarterly or monthly. Minimum \$100. Replaces load-free partial surrender. Surrender charge will be assessed when cumulative annual withdrawal exceeds 10% of contract value. | Annual, semi-annual, quarterly or monthly. Minimum \$100. | | | | | | | | | | | | | | | | | | | | |
| Confinement of owner to a licensed nursing home, for at least 90 days. Contract value will be paid out in equal payments over at least a 3-year period with no surrender charges. | Not applicable | | | | | | | | | | | | | | | | | | | | |
| Monthly for 3 – 36 months. Minimum \$250 transfer per month from the Federated Hermes Government Money Fund II. | Monthly for 3 – 36 months. Minimum \$250 transfer per month from the Federated Hermes Government Money Fund II. | | | | | | | | | | | | | | | | | | | | |
| Quarterly. Fixed Account excluded. | Quarterly. Fixed Account excluded. | | | | | | | | | | | | | | | | | | | | |
| A bonus rewards customers who defer withdrawals. The bonus is 5% of the premiums paid (or most recent step-up value) will be added to the GMWB in years in which there are no withdrawals. The bonus is payable during the earlier of the first 10 contract years or age 80. | A step up provision is available at specified rider anniversaries based on rider effective date. This allows the guaranteed withdrawal balance to be periodically increased to the account value if higher. See prospectus for details. | | | | | | | | | | | | | | | | | | | | |

use with members of the public.



CAPITAL GROUP® | AMERICAN FUNDS



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ColumbiaManagement®



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Federated
Hermes 



FRANKLIN TEMPLETON®
INVESTMENTS



J.P.Morgan
Asset Management



TOPS—THE OPTIMIZED PORTFOLIO SYSTEM™

Protecting policyowners for 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.



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KANSAS CITY LIFE

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