



Susan wants to ensure her \$100,000 of retirement savings stays invested for potential growth and, upon retirement, she would like to withdraw a set amount of income to help provide for her needs.

<b>Profile</b>	<ul style="list-style-type: none"> <li>• Susan</li> <li>• Age 45</li> <li>• 20 years until retirement</li> </ul>
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Review this hypothetical case study to see how Kansas City Life Insurance Company's FIVE Plus can help clients who are seeking the guaranteed lifetime withdrawals of a variable annuity plus are able to take advantage of rider features that help increase guaranteed withdrawals with bonus opportunities and step-ups.

# FIVE Plus<sup>SM</sup> Case Study

This brochure is authorized for distribution only when preceded or accompanied by product and fund prospectuses. The prospectuses contain more complete information about the product including charges, limitations, expenses and investment options. As an investor, you should carefully consider the investment objectives, risks, charges and expenses of the investment company carefully before investing. Read the prospectuses carefully before investing money.

Additional prospectuses can be obtained from your registered representative or by calling 800-616-3670.

Variable annuities are long-term investments designed for retirement. The value of the variable investment options will fluctuate and, when redeemed, may be worth more or less than the original cost. Withdrawals and other distributions of taxable amounts, including death benefit payouts, will be subject to ordinary income tax. If withdrawals and other distributions are taken prior to age 59 ½, a 10% federal tax penalty may also apply. A withdrawal charge may also apply. Withdrawals will reduce the value of the death benefit and any optional benefits. FIVE Plus withdrawals are not annuity payouts until the settlement phase begins. Annuity payouts generally receive a more favorable tax treatment than other withdrawals. FIVE Plus bonuses are not treated as earnings but the rider charges will increase.

All guarantees made within this document are backed by the claims-paying ability of Kansas City Life and assume compliance to the FIVE Plus rules and conditions outlined in the product prospectus.

The federal and state income tax laws in this area are complex and subject to change. Representations made herein are neither complete nor necessarily up to date. Neither Kansas City Life nor its representatives give tax or legal advice. You should consult your tax advisor or attorney for complete details.

Kansas City Life is licensed to issue individual life insurance and annuity products in all states except New York and Vermont. Product availability and features may vary by state.

Kansas City Life's Century II Variable Product Series is distributed by Sunset Financial Services Inc., a wholly owned subsidiary of Kansas City Life Insurance Company.



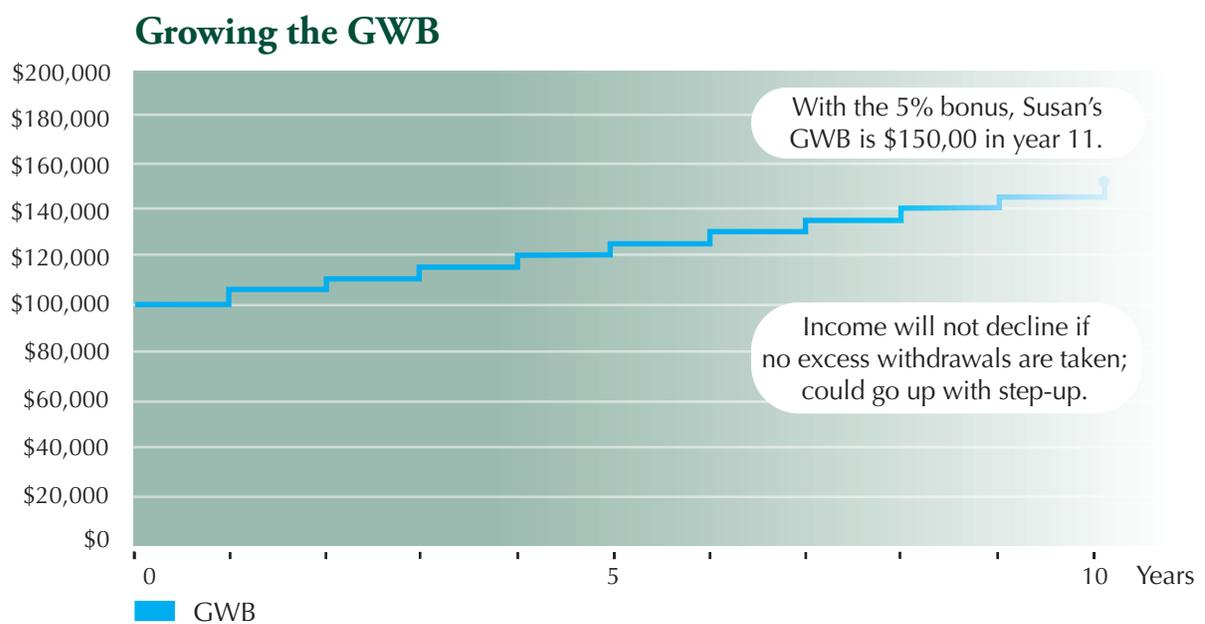
Kansas City Life Insurance Company  
 Variable Administration Department  
 P.O. Box 219364  
 Kansas City, MO 64121-9364  
 800-616-3670  
 8 a.m. — 4:15 p.m. CT  
 Fax: 816-931-3585  
 Email: [customerservice@kclife.com](mailto:customerservice@kclife.com)

If Susan rolled her \$100,000 401(k) into a Kansas City Life Century II variable annuity and selected the optional FIVE Plus rider, she would receive a variety of benefits beyond the tax-deferral and death benefit options of the variable annuity. She would have the opportunity to increase her income and potentially increase the contract value.

Because Susan has 20 years before she retires and plans no withdrawals in the first 10 years of her contract, she'll receive a 5% bonus each year, during the first 10 years, on the original \$100,000 premium – also called the Guaranteed Withdrawal Balance (GWB).

### In a down market

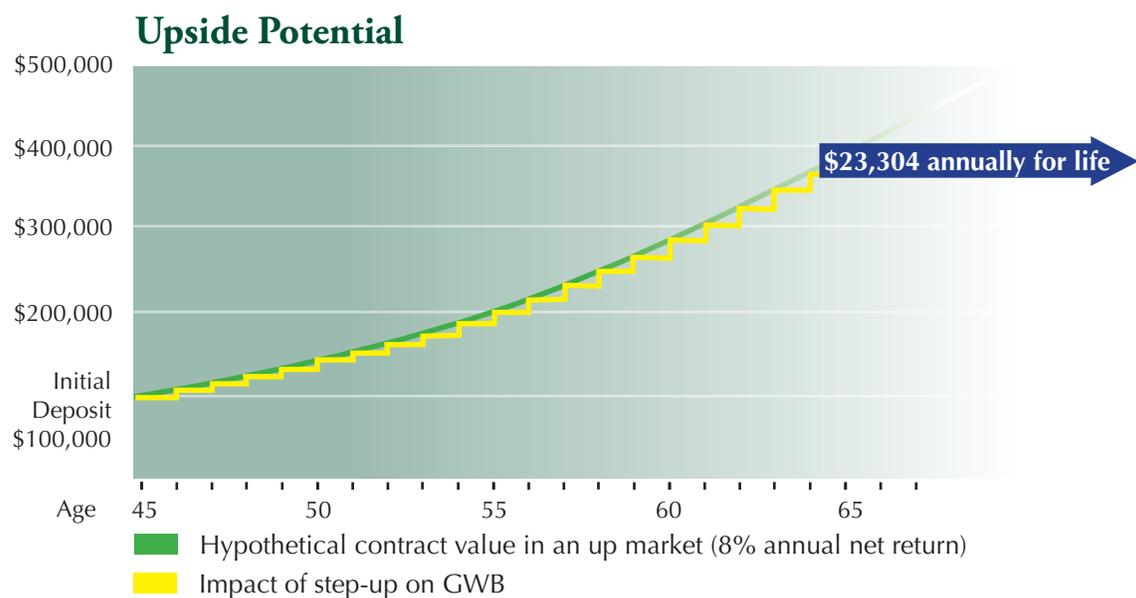
The FIVE Plus bonus provision grows the GWB even in a down market. Susan's initial premium of \$100,000 – assuming no additional deposits or withdrawals in the first 10 years – grows to at least \$150,000 at the beginning of year 11. This example assumes the contract value does not exceed the GWB on any eligible step-up dates. At age 65, Susan's Lifetime Income Amount (LIA) will be no lower than \$7,500.



### In an up market

Susan is also able to take advantage of the FIVE Plus step-up feature. If her contract value is above the GWB on any step-up date, the GWB increases to match her contract value. If the contract value on any contract anniversary after the rider effective date, up to and including the 30th anniversary, is greater than the GWB, the GWB will be increased to the contract value.

The FIVE Plus step-up provision locks in market gains. In year 20, Susan is ready to retire and begins to take the 5% annual withdrawals based on her LIA. Assuming an 8% annual net return each year, Susan would be able to withdraw \$23,304 each year, starting at age 65. Meanwhile, her remaining contract value is still invested with potential growth opportunity.



For illustrative purposes only. The depicted market performance returns are hypothetical and do not reflect the performance of an actual investment. This example assumes no additional deposits or withdrawals. Values reflect hypothetical returns net of the deduction of contract fees and charges of the variable annuity, FIVE Plus benefit charges and underlying fund expenses. Withdrawal charges have not been deducted. The example assumes a FIVE Plus purchase at contract issue. Guarantees are based on the claims-paying ability of Kansas City Life Insurance Company. The monthly charge for FIVE Plus is 0.079% (0.95% on an annual basis) of the GWB. **Contact your registered representative or see the prospectus for more information about these optional guarantees.**



**Variable Product Series**  
Building your future with a secure partner<sup>SM</sup>



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