

## Is Kansas City Life's EquiFlex IUL right for you?

Kansas City Life's EquiFlex IUL is designed to build the cash value you need for whatever expenses arrive – even the costs of retirement.

## Act now to protect your future

There's no better time than right now to consider tax-advantaged options for creating additional funds. Your Kansas City Life representative can help you determine the best plan for accomplishing your goals.



### *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.

*The coverage described is for the EquiFlex Indexed Universal life, a product of Kansas City Life Insurance Company (Home Office: Kansas City, Mo.). Policy form ICC19J205/J205 or ICC19J206/J206, rider forms R102, R123, R208, R209, R191, R204/R224, M652, R225, R226, ICC17R243/R243, ICC17R245/R245, ICC19R248/R248, ICC19R249/R249. Form numbers may differ by state. Coverage may not be available in all states.*

*Security Assured.™*



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**KANSAS CITY LIFE  
INSURANCE COMPANY**



**QUASQUICENTENNIAL**



**KANSAS CITY LIFE INSURANCE COMPANY**



## Supplemental Income

**Supplement your  
income without sacrificing  
your retirement**

## Using tax-advantaged options for creating additional funds

**You know the value of hard work. After all, hard work got you where you are today. But what comes next when you are ready to retire?**

**Many people take advantage of the common options for setting aside tax-advantaged funds with 401(k)s and IRAs. However, high-income individuals are seeking additional tax-advantaged options but find government rules and regulations limit their ability to do so.**

Let's meet Joann, a successful 44-year-old real estate agent. She is currently single with a 21-year-old daughter who just graduated from college.

Now that her daughter has graduated, Joann's education expenses are diminishing and her focus has shifted to retirement planning.

Joann's goal is to retire at age 65. Joann currently maxes out her IRA contribution limits but can afford to set aside more to help achieve her goal of a secure retirement.

Joann fits the profile of an individual who may benefit by using her income to fund an indexed universal life policy. Funds can accumulate within the policy – tax deferred – to provide for a tax-free retirement income stream.

Upon reaching the retirement age of 65, under current law, through withdrawals and zero-net cost loans, Joann can enjoy tax-free income to supplement her other retirement income.\* The amount of this income stream is determined by the policy's accumulated cash value at her planned retirement age of 65.

### Insurance with unique options

The EquiFlex Indexed Universal Life (IUL) is a cash accumulation IUL policy from Kansas City Life Insurance Company that offers an income-tax-free death benefit for beneficiaries as well as the opportunity to build cash value on a tax-deferred basis with a safeguard against market downturns. The IUL is designed specifically for long-term cash accumulation goals such as college education funding, paying off a mortgage or supplementing retirement income.

The EquiFlex IUL also offers a Disability Payment of Premium rider should Joann become disabled and unable to work, prior to age 60.

To see if the EquiFlex IUL would be right for you as a way to generate tax-advantaged income at

*\*Policy loans and withdrawals will reduce the available cash value and death benefit and may cause the policy to lapse or affect guarantees against lapse. Additional premium payments may be required to keep the policy in force.*



retirement, ask your Kansas City Life representative to run a sample proposal based on your personal situation and income needs.

IULs continue to be a viable option in these types of situations. Although IUL products are not new to the marketplace, Kansas City Life's EquiFlex IUL can offer unique options when you're looking to fund your retirement or a child's education, or if you want to supplement your income. It's also a good alternative for self-employed individuals who have income that is too large to qualify for a Roth IRA.

