INDEXED UNIVERSAL LIFE

Agent Sales Guide

KANSAS CITY LIFE INSURANCE COMPANY

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Indexed Universal Life Agent Guide

Help your clients maximize guaranteed protection, financial strength

Not all life insurance policies are created equal. Some come with the opportunity to help your clients maximize their policy today with exceptional living benefits, such as cash value accumulation.

With Kansas City Life Insurance Company's Indexed Universal Life (IUL) portfolio, your clients have the opportunity to protect their beneficiaries with a guaranteed death benefit, and accumulate cash value faster than most traditional universal life policies at the same time. There are few products available that allow your clients to build cash value at a faster rate without assuming the risks of investing in the stock market.

With an IUL from Kansas City Life, the customer is not only able to meet a death benefit need but also gains the opportunity for higher cash value and safety of downside protection against market volatility. Premiums are never invested in any stocks, bonds or equity investments. The index performance does not include dividends. Premium allocations do not represent an investment in any index or market.

The IUL is a flexible premium universal life (UL) product that functions similarly to UL; however, the client can choose to allocate their premium into a Fixed Account or an Indexed Account. Money allocated to the Indexed Account is divided into Segments and each Segment earns Indexed Credits based on the performance of the Standard & Poor's 500 (S&P 500)* index, subject to declared cap, participation rate, spread or multiplier. Policy values are not invested in outside investments.

Indexed universal life insurance has broad appeal to all types of buyers, regardless of how varied their needs may be. Kansas City Life's IULs fit many sales situations you may encounter. The Compass Elite and EquiFlex can help:

- Provide financial security for a family
- Build financial security for a business
- Supplement retirement income on a tax-free basis
- Pay off a family's debt, cover mortgage payments and college tuition
- Assist with estate planning needs

Sales advantages

There is no other product available today that provides the potential to build cash value at a faster rate without the risk of loss that comes with actually investing in the stock markets. Even if the index goes down, the Indexed Credit is never less than 0% – guaranteed. That translates into sales advantages for you. You can provide good, overall value to clients by matching Kansas City Life's product features to their individual situations. Other benefits include:

- Opportunity for strong cash value accumulation for long-term goals
- Upside potential based on market performance
- Guaranteed downside protection with no direct exposure to equity market
- Crediting options that offer opportunity to build cash value on a tax-deferred basis
- Ability to increase or decrease specified amount (Possible surrender charges may apply.)
- Variety of policy riders to help personalize coverage and provide additional benefits for your client and others
- No-lapse guaranteed benefit keeps a policy in force even if it has no cash surrender value

Matching the right product to the need

Kansas City Life's IULs stress a policyowner's need for safety, opportunity and the willingness to work toward long-term financial goals. Often, the decision of which product to buy is determined by the policyowner's

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capacity to pay a definite premium for a number of years. By emphasizing the importance of a premium commitment, you ensure the policy benefits are there when needed.

Because an IUL policy is always protected from negative index performance, policyowners gain the potential for higher crediting rates. When the market index declines, a policy is protected by policy guarantees. When the market index rises, the policyowner receives Indexed Credits based partly on the upward movement of the index subject to cap, participation rate, spread or multiplier.

Take a look at this hypothetical example of how the policy caps and floor protect against market volatility. For this example, the Segment starting value is $1,000.

Starting Value = $1,000	Using Indexed Account A assuming 10% cap		Using Indexed Account B assuming 65% participation rate		Using Indexed Account C assuming 13% cap		Using Indexed Account D assuming 4% spread		Using Indexed Account E assuming 50% multiplier with assumed 11% cap	
Percentage Change	Indexed Growth Rate	End of Year Value	Indexed Growth Rate	End of Year Value	Indexed Growth Rate	End of Year Value	Indexed Growth Rate	End of Year Value	Indexed Growth Rate	End of Year Value
-20.0%	0.0%	$1,000	0.0%	$1,000	0.0%	$1,000	0.0%	$1,000	0.0%	$1,000
6.0%	**6.0%**	**$1,060**	**3.9%**	**$1,039**	**6.0%**	**$1,060**	**2.0%**	**$1,020**	**9.0%**	**$1,090**
30.0%	**10.0%**	**$1,100**	**19.5%**	**$1,195**	**13.0%**	**$1,130**	**26.0%**	**$1,260**	**16.5%**	**$1,165**

The hypothetical example is for illustrative purposes only and does not reflect the performance of an actual account value. Actual Segments may have been reduced by deductions or withdrawals. Past performance is no guarantee of future results.

Compass Elite Indexed Universal Life

- Ideal for consumers seeking guaranteed downside protection with no direct exposure to equity market and who have a long time horizon
- Opportunity for strong cash value accumulation
- Indexed Account C is an Annual Point-to-Point with Cap with a higher minimum cap and an Indexed Account Charge. The guaranteed maximum Indexed Account Charge can never be more than 1%.
- Valuable policy riders to help provide additional insurance, guaranteed insurability and future coverage increases
- Eligible for issue ages 0 up to age 80 and specified amounts beginning at $50,000 for issue ages 0 – 17 and 50 – 80 ($100,000 for ages 18 – 49)
- Increase or decrease the death benefit or change the death benefit option. Two death benefit tests – GLP and CVAT – offered (Surrender charges may apply.)
- Overloan Protection Rider (OPR) can protect a policy from lapsing if it is highly leveraged with policy loans

EquiFlex Indexed Universal Life

- Ideal for consumers seeking guaranteed downside protection with no direct exposure to equity market and who have a long time horizon
- Opportunity for strong cash value accumulation
- Valuable policy riders to help provide additional insurance, guaranteed insurability and future coverage increases
- Eligible for issue ages 18 and up to age 80 and specified amounts beginning at $100,000 ($50,000 if ages 50 – 80)
- Increase or decrease the death benefit or change the death benefit option. Two death benefit tests – GLP and CVAT – offered (Surrender charges may apply.)
- Overloan Protection Rider (OPR) can protect a policy from lapsing if it is highly leveraged with policy loans

Estate and business applications

- Excellent for clients with a long time horizon for accumulating cash value
- Use with business clients to protect against loss of key employees using the Option C death benefit, which is the specified amount plus premiums paid

Juvenile applications with Compass Elite IUL

- Excellent tax advantaged savings vehicle to tap later
- Available for ages 0 – 17 at $50,000 minimum issue as Preferred Nontobacco

<table>
<tr><th colspan="2">Indexed Universal Life Product Specifications</th></tr>
<tr><th></th><th>Compass Elite</th></tr>
<tr><td>Risk class</td><td>PENT, PNT, SSNT, SNT, PT, ST</td></tr>
<tr><td>Issue ages</td><td>Near birthday
0 – 80 Preferred Nontobacco only
18 – 80 All other risk classifications</td></tr>
<tr><td>Minimum issue</td><td>0 – 17 $ 50,000
18 – 49 $100,000
50 – 80 $ 50,000
Note: The sum of the policy specified amount and Additional Term Coverage (ATC) rider specified amount will be used to meet the minimum specified amount requirement. A minimum of $50,000 base specified amount is required for any policy regardless of issue age.</td></tr>
<tr><td>Fixed Account guaranteed interest rate</td><td>1%</td></tr>
<tr><td>Indexed Account A – Annual Point-to-Point with Cap
Current Growth Cap
Guaranteed Minimum Growth Cap
Guaranteed Maximum Indexed Account Charge</td><td>
Declared monthly
3%
0%</td></tr>
<tr><td>Indexed Account B – Annual Point-to-Point with Participation Rate
Current Participation Rate
Guaranteed Minimum Participation Rate
Guaranteed Maximum Indexed Account Charge</td><td>
Declared monthly
25%
0%</td></tr>
<tr><td>Indexed Account C – Annual Point-to-Point with Cap
Current Growth Cap and Charge
Guaranteed Minimum Growth Cap
Guaranteed Maximum Indexed Account Charge</td><td>
Declared monthly
4%
1%</td></tr>
<tr><td>Indexed Account D – Annual Point-to-Point with Spread
Current Spread
Guaranteed Maximum Spread
Guaranteed Maximum Indexed Account Charge</td><td>
Declared monthly
10%
0%</td></tr>
<tr><td>Indexed Account E – Annual Point-to-Point with Cap and Multiplier
Current Growth Cap and Charge
Guaranteed Minimum Growth Cap
Guaranteed Multiplier
Guaranteed Maximum Indexed Account Charge</td><td>
Declared monthly
4%
50%
4%</td></tr>
<tr><td>Guaranteed payment period</td><td><table>
<tr><th>Issue Age</th><th>Guaranteed Payment Period in Years</th><th>Issue Age</th><th>Guaranteed Payment Period in Years</th></tr>
<tr><td>0 – 60</td><td>20</td><td>71 – 72</td><td>12</td></tr>
<tr><td>61</td><td>19</td><td>73</td><td>11</td></tr>
<tr><td>62 – 63</td><td>18</td><td>74 – 75</td><td>10</td></tr>
<tr><td>64</td><td>17</td><td>76</td><td>9</td></tr>
<tr><td>65 – 66</td><td>16</td><td>77 – 78</td><td>8</td></tr>
<tr><td>67</td><td>15</td><td>79</td><td>7</td></tr>
<tr><td>68 – 69</td><td>14</td><td>80</td><td>6</td></tr>
<tr><td>70</td><td>13</td><td></td><td></td></tr>
</table></td></tr>
<tr><td>Fixed Account loan interest charged rate</td><td>2.0% (net 1%)</td></tr>
</table>

Indexed Universal Life Product Specifications	
	EquiFlex
Risk class	***PENT, PNT, SSNT, SNT, PT, ST***
Issue ages	***Near birthday*** ***18 – 80***
Minimum issue	***18 – 49 $100,000*** ***50 – 80 $ 50,000*** ***Note: The sum of the policy specified amount and Additional Term Coverage (ATC) rider specified amount will be used to meet the minimum specified amount requirement. A minimum of $50,000 base specified amount is required for any policy regardless of issue age.***
Fixed Account guaranteed interest rate	***1%***
Indexed Account A – Annual Point-to-Point with Cap	
Current Growth Cap	***Declared monthly***
Guaranteed Minimum Growth Cap	***3%***
Guaranteed Maximum Indexed Account Charge	***0%***
Indexed Account B – Annual Point-to-Point with Participation Rate	
Current Participation Rate	***Declared monthly***
Guaranteed Minimum Participation Rate	***25%***
Guaranteed Maximum Indexed Account Charge	***0%***
Indexed Account C – Annual Point-to-Point with Cap	
Current Growth Cap and Charge	***Declared monthly***
Guaranteed Minimum Growth Cap	***4%***
Guaranteed Maximum Indexed Account Charge	***1%***
Indexed Account D – Annual Point-to-Point with Spread	
Current Spread	***Declared monthly***
Guaranteed Maximum Spread	***10%***
Guaranteed Maximum Indexed Account Charge	***0%***
Indexed Account E – Annual Point-to-Point with Cap and Multiplier	
Current Growth Cap and Charge	***Declared monthly***
Guaranteed Minimum Growth Cap	***4%***
Guaranteed Multiplier	***50%***
Guaranteed Maximum Indexed Account Charge	***4%***
Guaranteed payment period	*see table below*
Fixed Account loan interest charged rate	***2.0% (net 1%)***

Guaranteed payment period

Issue Age	*Guaranteed Payment Period in Years*	*Issue Age*	*Guaranteed Payment Period in Years*
18 – 60	*20*	*71 – 72*	*12*
61	*19*	*73*	*11*
62 – 63	*18*	*74 – 75*	*10*
64	*17*	*76*	*9*
65 – 66	*16*	*77 – 78*	*8*
67	*15*	*79*	*7*
68 – 69	*14*	*80*	*6*
70	*13*		

Indexed Universal Life Product Specifications	
	Compass Elite
Fixed Account preferred loan	***Yes (net 0%) in years 11+*** ***(Not guaranteed)***
Indexed Account loan interest charged rate	***8%***
Policy expenses • Percent of premium	 ***Current 6%*** ***Guaranteed 10%***
• Monthly expense	***Current $8*** ***Guaranteed $10***
• Monthly per thousand	***Current Male*** ***For male issue ages 0 – 69*** ***Years 1 – 10: Varies by issue age, gender and risk class*** ***Years 11+: $0*** ***For male issue age 70 – 80*** ***Years 1 – 15: Varies by issue age, gender and risk class*** ***Years 16+: $0*** ***Current Female*** ***For female issue ages 0 – 75*** ***Years 1 – 10: Varies by issue age, gender and risk class*** ***Years 11+: $0*** ***For female issue age 76 – 80*** ***Years 1 – 15: Varies by issue age, gender and risk class*** ***Years 16+: $0*** ***Guaranteed Male and Female (All Issue Ages)*** ***Years 1 – 20: Varies by issue age, gender and risk class*** ***Years 21+: $0***
Surrender charge period	***10 years***
Policy Maturity Date	***None***
Optional riders/benefits Refer to Page 16 for rider names and benefit explanations. Not all riders are available in all states.	***ADB CCB DPP MBR TIR*** ***AI CTI ELB OI*** ***ATC DCOI IAO OPR***
Application form	***ICC17A194/A194*** ***Premium Allocation Form ICC19M730 (all states except CA, FL, ND and SD); M730 for CA, ND and SD; and M730-FL for FL.*** ***TeleApp A148***

Indexed Universal Life Product Specifications	
	EquiFlex
Fixed Account preferred loan	***Yes (net 0%) in years 11+*** ***(Not guaranteed)***
Indexed Account loan interest charged rate	***8%***
Policy expenses • Percent of premium	***Current 5%*** ***Guaranteed 10%***
• Monthly expense	***Current $5*** ***Guaranteed $7***
• Monthly per thousand	***Current*** ***Years 1 – 10: Varies by issue age, gender and risk class*** ***Years 11+: $0*** ***Guaranteed*** ***Years 1 – 20: Varies by issue age, gender and risk class*** ***Years 21+: $0***
Surrender charge period	***10 years***
Policy Maturity Date	***None***
Optional riders/benefits Refer to Page 16 for rider names and benefit explanations. Not all riders are available in all states.	***ADB CCB DPP MBR TIR*** ***AI CTI ELB OI*** ***ATC DCOI IAO OPR***
Application form	***ICC17A194/A194*** ***Premium Allocation Form ICC19M730 (all states except CA, FL, ND and SD); M730 for CA, ND and SD; and M730-FL for FL.*** ***TeleApp A148***

Indexed Universal Life product

Consult the appropriate specifications on Pages 4 – 7 of this guide. For more detailed information, refer to the Product Guide on the Kansas City Life Illustration System.

Commissions

Full bonuses, benefits and contests are paid. A commission reversal will be assessed on the policy that is surrendered in the first policy year or lapses during the first policy year with an outstanding loan. For complete details, please refer to your agent's contract or see your general agent.

What follows is a summary of how Kansas City Life's Indexed Universal Life works.

Putting money into the policy

A policyowner has a range of flexibility in determining the amount and frequency of IUL premium payments. There must be enough cash surrender value to cover the monthly cost of insurance, expenses and rider charges. If the cash surrender value in the policy reaches zero, coverage lapses unless the premiums paid meet the requirements to satisfy the no-lapse feature.

Guaranteed Payment Period

During the guaranteed payment period, a guaranteed monthly premium is required to keep the policy in force. The guaranteed monthly premium and guaranteed payment period provide a no-lapse feature that allows the policy to remain in force when the surrender value is less than the amount necessary to pay the monthly deduction. The guaranteed monthly premium may change due to increases or decreases in specified amounts or by adding or deleting riders. The guaranteed payment period is not extended for increases in the policy's specified amount.

Premiums may be paid annually, semi-annually, quarterly and monthly. Pre-authorized check (PAC), government allotment and combined billing are available.

As long as the cash surrender value is sufficient to cover the next month's cost of insurance and expenses, no premium payments are necessary. The cost of insurance (COI) and other charges are deducted monthly from the policy's cash surrender value. Should the buyer discontinue making premium payments or pay an inadequate amount, the cash surrender value could become insufficient to continue the policy and coverage could terminate.

Premiums received are first reduced by expense charges. The resulting net premium is then credited to the accumulated value and begins to earn interest at the current rate in the Fixed Account. A policy may allocate premiums to one or more of the accounts available including:

- Fixed Account
- Indexed Account A (Annual Point-to-Point with Cap)
- Indexed Account B (Annual Point-to-Point with Participation Rate)
- Indexed Account C (Annual Point-to-Point with Cap)
- Indexed Account D (Annual Point-to-Point with Spread)
- Indexed Account E (Annual Point-to-Point with Cap and Multiplier)

How Indexed Universal Life insurance policies work

With premiums, there is the flexibility to choose what your premium will be. Some of each premium payment pays premium expense charges. The remainder is held in the policy and has the potential to build cash value, which can be accessed through policy loans and withdrawals.

Premiums path to building cash value

You make a **premium payment** and we apply it to your Fixed Account.

We deduct **expense charges** from premium.

Your Fixed Account earns an annual guaranteed interest rate of no less than 1%.

Transfers may be made monthly, creating a new Segment for each transfer.

Indexed Accounts are composed of Segments. Each Segment earns an Indexed Credit linked in part to the performance of the S&P 500*. The Indexed Credit is subject to a cap, participation rate, multiplier or spread. The guaranteed minimum credited rate never goes below zero.

Specified amount

Increases in specified amount

Increases in specified amount are allowed subject to approval. Each increase will have its own surrender charge schedule. The guaranteed payment period for an increase will be the remainder (if any) of the original guaranteed payment period. At the time of an increase, the guaranteed monthly premium is recalculated if the policy is still in the guaranteed payment period.

Decreases in specified amount

A decrease in specified amount is allowed but cannot lower the specified amount below the minimum specified amount limit based on issue age. Surrender charges may apply and are adjusted for a decrease in specified amount. The guaranteed monthly premium will be reduced for a decrease in specified amount. Per thousand charges are reduced for a decrease in specified amount and decreases are handled on a last-in/first-out basis.

Policy values

Accumulated value

On the Policy Date, the accumulated value is the initial net premium paid minus the monthly deduction. Monthly deductions include cost of insurance, rider charges and monthly expenses. On any day after the Policy Date, the Accumulated Value is the sum of the values of the Fixed Account and the Indexed Account.

Cash surrender value

This is the amount available to the policyowner upon a full surrender of the policy. It is also the amount available for withdrawals. The cash surrender value is the accumulated value at the time of surrender minus any applicable surrender charge and any loan balance.

Surrender charges decrease the longer the policy is in force and disappear completely after a specified number of years for each coverage. If the specified amount is increased, the increase has a new surrender charge. The accumulated value and cash surrender value are equal in the year the surrender charge reaches zero if there is no loan balance.

Fixed Account Value

The value in the Fixed Account earns interest at a declared interest rate. Interest earned will be no less than the guaranteed interest rate of 1%.

Indexed Account value

The value in the Indexed Accounts earn an Indexed Credit, which is based off of an Indexed Growth Rate and can vary.

Crediting

Fixed Account interest crediting

Interest rates credited to the Fixed Account are determined by the Company and subject to the minimum guaranteed rate. Rates may vary by the date premium is received. Most rates are guaranteed through the end of the calendar year. For a complete description of credited rates and guarantee periods, see *Information of Interest* published monthly by the Actuarial Department.

Expense charges

A premium expense charge is expressed as a percentage and is deducted only when a premium is paid, resulting in the "net premium." Monthly expense charges are deducted on IUL products regardless of whether or not a premium has been paid.

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The policyowner has the flexibility to choose a premium amount. Some of each premium payment pays premium expense charges. The rest remains in the policy cash value and can be accessed through policy loans and withdrawals. Premiums are allocated between the Fixed Account and Indexed Accounts based on the policyowner's instructions.

The basics of indexing

With IUL policies, the policyowner decides which account money is allocated to.

When money or value is transferred to an Indexed Account, a Segment is created and the 12-month Segment Term for that Segment begins. Premiums remain in the Segment for the length of the Segment Term. At the end of the Segment Term, each Segment earns an Indexed Credit. The Indexed Credit is based on the index change of the S&P 500* during that one year period and is subject to the limits declared for that Segment.

The value in Segments will be increased by the Indexed Credit, if any, at Segment Maturity. The Index Growth Rate is applied to the average Segment value. The Indexed Credit is credited at Segment Maturity as long as there are funds remaining in that Segment. The amount calculated is subject to the declared limits for the specific segment. These limits are determined at the beginning of the segment term and are guaranteed for the entire segment term. Those funds, including any credits paid, roll into a new one-year Segment at that point unless other client instructions apply.

There are five choices of Indexed Accounts (Indexed Account A through E) and each has a different type of limit. Indexed Account A sets a cap on the Indexed Credit for a segment. Indexed Account B declares the proportion of the change in the index that will determine the Indexed Credit. Indexed Account C has a higher minimum cap than A and an Indexed Account Charge. The guaranteed maximum Indexed Account Charge is 1%. Indexed Account D has a spread, which is never less than 0% and determines the proportion of the change in the index that will determine the Indexed Credit. Lastly, Indexed Account E determines the Indexed Credit using a cap and a guaranteed multiplier of 50%. The guaranteed maximum Indexed Account Charge for Indexed Account E is 4%.

Money may be transferred monthly (at least once a quarter) into an Indexed Account. The day on which that occurs is called a sweep date, and this creates a Segment. A Segment matures in 12 months. At Segment Maturity an Indexed Credit is calculated based on change in the S&P 500*.

With this crediting method, the value in the Segment earns an Indexed Credit, which is based off of an Index Growth Rate. That growth rate is a percentage change in the current index from the start of a Segment until the Segment Maturity date. The Indexed Account constraints are applied to the percentage change in the Index Value to arrive at the Index Growth Rate, which is applied to the average balance in the Segment during the Segment Term provided there is money in Segment at maturity.

Regardless of which crediting method is chosen, the cash value is always protected from negative index performance.

When transferring value out of the Fixed Account to an Indexed Account, all requests must be made in whole percentages or dollar amounts. There is no limit on how much can be transferred.

Money may also be reallocated to an Indexed Account at Segment Maturity. The value of the Segments at Segment Maturity is automatically reinvested in the same Indexed Account at the next sweep date.

Segments automatically renew for another Segment Term unless a transfer is requested. Premiums received since the last sweep date and any requested transfers are rolled into the same Segment so that for any month, there will be a single new Segment created for a given Indexed Account.

Because an IUL is always protected from negative index performance, no funds are lost based on a falling market. When the market declines the policy is protected by contract guarantees. Although nothing is lost, Indexed Credits for that Segment year are not earned.

When the market index rises, a policy receives Indexed Credits based on the upward movement of the index subject to cap, participation rate, spread or multiplier.

Sweeps

Each transfer to a Segment, whether due to allocated premiums, transfers from other assets or Segment Maturity, creates a Segment. There is a maximum of 12 Segments, which means there are 12 index starting points and 12 possible Indexed Credits at each Segment Maturity.

The Indexed Credit, if any, is added to the Segments at Segment Maturity. At the end of the Segment Term, a new Segment Term begins and any value in the Segment moves to a Segment in the same Indexed Account unless the policyowner requests a change. In addition, premium received since the premium sweep date may be allocated to the same Segment based on the client's last instructions.

A policyowner may allocate premiums to the Indexed Account(s) but may also allocate premium to the Fixed Account.

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Growth cap – Indexed Account A

The growth cap is the top amount Kansas City Life credits to your IUL. The growth cap will vary and be reset at the beginning of a segment term.

Credit cannot exceed the cap.

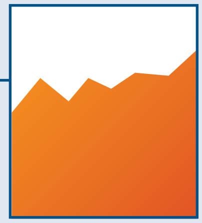
The guaranteed minimum growth cap is 3%.

Cap

Interest credit

Participation rate – Indexed Account B

The participation rate determines how much of an increase in the S&P 500's* Index Value applies to your policy.



Increase in Index over a Segment Term (if any)

X

%

Participation rate Kansas City Life guarantees a minimum participation rate of 25%.

=

$

Index Growth Rate

Index Value increase (if any) times a participation rate equals Index Growth Rate.

Growth cap – Indexed Account C

Higher minimum growth cap and an Indexed Account Charge.

Credit cannot exceed the cap.

The guaranteed minimum growth cap is 4%.

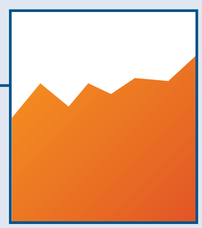
The maximum Indexed Account Charge is 1%.

Cap

Interest credit

Spread – Indexed Account D

The spread determines how much of an increase in the S&P 500* Index Value applies to your policy.



Increase in Index over a Segment Term (if any)

–

%

Spread Kansas City Life guarantees a maximum spread of 10%.

=

$

Index Growth Rate

Index Value increase (if any) minus the Spread equals Index Growth Rate.

Growth cap with Indexed Account Multiplier – Indexed Account E

Indexed Account Multiplier is applied to the Index Value limited to the cap. There is an Indexed Account Charge associated with the Indexed Account Multiplier.

Index Growth Rate limited to cap.

Guaranteed Indexed Account multiplier is 50%.

Guaranteed maximum Indexed Account Charge is 4%.

Cap

X 50% Indexed Account Multiplier

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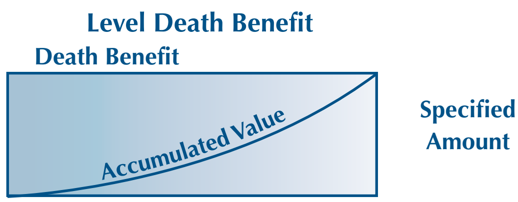
Death benefit options

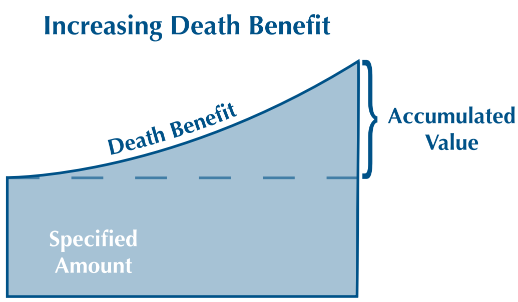
The policyowner may select a level death benefit (Option A) or the increasing death benefit (Option B and C). Choosing Option A helps build cash values quickly while Option B works to maximize death benefits. With Option C, the death benefit equals the policy specified amount plus all premiums paid, minus any withdrawals. As insurance needs change, the client may switch from one option to another.

Option A



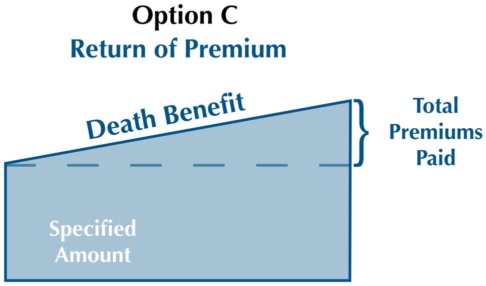
Under Option A, the death benefit is equal to the specified amount. This level death benefit combines a decreasing net amount at risk (pure insurance protection) with an increasing accumulated value.

Option B



Under Option B, the death benefit is equal to the specified amount plus accumulated value. The net amount at risk is equal to the specified amount and remains level.

Option C



Option C can be considered a return of premium option as the death benefit equals the policy specified amount plus all premiums paid, minus any withdrawals. Option C must be elected at issue.

The policyowner may request a change to the death benefit option or specified amount at any time. However, when increasing the specified amount or changing from Option A or C to B, evidence of insurability may be required.

Death proceeds are reduced by the loan balance and are based on the coverage option in effect at the time of death.

Getting money out of the policy

Policyowners can access the cash surrender value of their policies through surrenders, withdrawals or policy loans. For complete details, refer to the Product Guide on the Kansas City Life Illustration System.

With a Kansas City Life IUL, your client can – on a tax-efficient basis – accumulate and protect his or her money for future needs. A client may also access policy cash value in several income tax-free methods. During the first 10 policy years, there is a net cost of 1% for taking a Fixed Account loan. After the first 10 policy years, a preferred Fixed Account loan with a zero net cost is available. With a preferred Fixed Account loan, the loan is charged 1% interest and earns interest at 1%. Preferred Fixed Account loans are not guaranteed.

Alternatively, a client can borrow funds from the Indexed Accounts. These loans are charged interest at a rate that can vary but the borrowed funds may continue to earn Indexed Credits. The Indexed Credit earned on amounts borrowed from the Indexed Account may be more or less than the loan interest charged.

Policy loans and withdrawals can be income tax-free if the policy does not lapse or become a modified endowment contract (MEC).

Guarantees against policy lapse

A policy will stay in force as long as a positive cash surrender value is maintained. In addition, if guaranteed premium requirements are met, the policy will stay in force during the guaranteed payment period even without positive cash surrender value. This preserves the policy protection during market downturns and, because Indexed Credits can never be negative, your client can participate in market recovery while never suffering from the downturn. The guaranteed payment period is 20 years for issue ages 18 – 60, and shorter for issue ages above that.

Partial surrender

A partial surrender must be less than the surrender value and a partial surrender will not be allowed if it would cause the specified amount to drop below the minimum specified amount at issue. Partial surrenders must be at least $50.

A $25 administrative fee is charged for each partial surrender.

Surrender charges are adjusted for a withdrawal that causes a decrease in the specified amount. The policy will be assessed a surrender charge that is proportional to the decrease in specified amount.

Money is taken out of the policy in the following order:

1) unloaned Fixed Account
2) unloaned Dollar Cost Averaging Fixed Account
3) sweep account
4) then from the Indexed Account Segments with new Segments first (last-in/first-out) and, if there are Segments with the same date, the money is taken from Segments on a pro-rata basis.

Policy loans

Fixed Account policy loans

The amount of loan available at any time is the cash surrender value as of the loan date (which is net of any existing loans and loan interest), less the last monthly deduction times three and the interest on the loan to the next policy anniversary. Interest is charged in arrears on the outstanding loan balance. See the IUL specification chart on Pages 4 through 7 for rates. If the amount of the new loan exceeds the unloaned amount on the Fixed Account, money will be withdrawn in the order shown above to ensure adequate value to secure the fixed loan. The interest earned on the accumulated value securing the loan is 1%.

Fixed Account preferred loan

Beginning in the 11th policy year, Kansas City Life may allow the owner to borrow up to the cash surrender value at zero-net cost. Kansas City Life credits to the accumulated value an amount equal to the full loan interest charged. This is not guaranteed in the contract.

The interest credited to the accumulated value is not used to offset or pay the interest charged on the loan. The accumulated value grows faster than with a regular loan, but if the loan interest is not paid back, it accumulates and is added to the outstanding loan. Kansas City Life's Illustration System automatically takes the preferred loan feature into account on illustrations of loans on these products.

Loans not qualifying for the Fixed Account preferred loan are treated as a normal policy loan.

Indexed Account loans

The value securing the Indexed Account loan remains in the Indexed Account and will continue to participate in the index performance of the Segment. If the requested loan amount is greater than the unsecured amount in the Indexed Account, funds will be transferred from the Fixed Account into a new indexed Segment on the next sweep date. There may be a time period when some of the money used for the Indexed Account loan is actually in the Fixed Account awaiting transfer.

A policy may have both Fixed Account and Indexed Account loans at the same time. The maximum loan amount is equal to the Cash Surrender Value of the policy, less the last Monthly Deduction times three, less loan interest to the next policy anniversary.

Loan repayment may be made at any time but must be designated as loan repayments to ensure the percent of premium charge is not deducted. The minimum amount of loan repayment allowed is $25.

Loan repayments will first be applied to the Indexed Account loan unless otherwise specified.

Indexed Universal Life Policy Withdrawals vs. Loans

	Withdrawal	Loan
Repayment	Replacing money previously withdrawn is considered a new premium; therefore, the percent-of-premium load is charged.	Repayment of a loan is not considered a premium; therefore, it is not charged the percent-of-premium load. The payment is applied directly to reduce the amount of the loan.
Charges/costs	$25 is charged for each withdrawal.	There is no charge for taking a loan; instead, interest is charged.
Death benefits/values	Under Option A, a withdrawal immediately reduces the specified amount and accumulated value by the amount of the withdrawal plus the $25 withdrawal fee and any surrender charges. Under Option B and C, the specified amount does not change. However, the death benefit is reduced by the amount of the withdrawal plus the $25 fee. Replacing money previously withdrawn does not restore the death benefit on Option A policies. Evidence of insurability is required to increase the specified amount.	A loan does not immediately reduce the specified amount but does reduce the accumulated value. If the insured dies while the loan is outstanding, the death benefit is reduced by the amount of the loan plus loan interest. Repaying a loan restores the death benefit without evidence of insurability.
Taxes	With withdrawals, if a gain is included that gain will be recognized as received, thus avoiding the policy loan tax "time bomb" issue. When making a withdrawal, try to take out only enough dollars so the cash values and death benefit remain fairly level even in later durations. **For more tax information on IUL withdrawals, reductions and loans, see Page 15.**	Loans are not currently considered distributions unless the policy is a MEC; therefore, there are no current tax consequences unless the policy lapses. This may be reviewed by Congress again and the tax consequences could change. Taking a loan on a policy can adversely affect the policy. If the loan is too great and, therefore, the loan interest too high, the policy could lapse, and all loans in excess of premiums paid (basis) are considered income and taxed. It is phantom income, meaning there is income recognized but no cash flow. The policy lapses so there are no cash values to call upon to help pay the tax.

Taxes on IUL Withdrawals, Reductions and Loans

Policy loans are not always tax-free. Also, policy withdrawals or reductions in benefits (particularly the specified amount) made during the first 15 policy years may result in a current taxable gain. Taxation depends on when the policy was issued, the amount of the withdrawal, loan or reduction in benefits, and whether the policy is a MEC. The following table shows the taxation rule that applies in each situation.

Situation	Taxation rule
Policies issued before Dec. 31, 1984:	
Withdrawals or reductions in benefits made any time while the policy is in force.*	FIFO
Loans made any time while the policy is in force.	Nontaxable
Policies issued after Dec. 31, 1984, and policies issued before Dec. 31, 1984, but exchanged for a policy issued Jan. 1, 1985, or after (a policy rollover, 1035 exchange, etc.):	
Withdrawals or reductions in benefits made within the first 15 policy years.*	Section 7702 Test All or part of any withdrawal may be taxable. Reduction in benefits may cause a taxable event. Different tax rules and calculations apply to withdrawals and benefit reductions made during the first 5 policy years and for years 6 through 15. [IRC Section 7702(f)(7)]
Withdrawals or reductions made after the first 15 policy years.*	NonMEC – FIFO MEC – LIFO, plus any gain withdrawn prior to age 59 ½, will be subject to a 10% penalty tax.
Loans made any time while the policy is in force.	NonMEC – Nontaxable MEC – LIFO, plus any gain borrowed prior to age 59 ½, will be subject to a 10% penalty tax. Additionally, loan interest borrowed from the policy is subject to current taxation.

Definitions

LIFO – Last-in, first-out (interest paid out first). Distributions are fully taxable as long as there is gain in the policy.
FIFO – First-in, first-out (premium paid out first). Distributions are taxed after all basis is withdrawn.
MEC – Modified Endowment Contract. [IRC Section 7702A] Only affects policies issued on or after June 21, 1988, or policies issued before June 21, 1988, where a material change has taken place after June 21, 1988.

**Current tax consequences on withdrawals may apply. For more information, contact Advanced Sales/Business Insurance, ext. 8502.*

Indexed Universal Life riders

Not all riders listed here are available in all states. Also, some may not be added once the policy is issued. For complete details and rider availability, refer to the Product Guide on the Kansas City Life Illustration System.

***ADB** – Accidental Death Benefit*

Pays an additional death benefit if the insured dies as the result of a covered accident.

***ATC** – Additional Term Coverage*

Provides level yearly renewable term coverage on the insured. Counts toward the death benefit corridor, minimum issue limit, and cost of insurance bands. The coverage must begin at the issue of the base policy and does not expire. This rider is not available if the OI rider is added on the insured.

***AI** – Assured Insurability*

Allows the insured to increase the specified amount, by the option amount or less, at regularly specified option dates, regardless of health. There may be other option dates if certain events occur.

***CCB** – Chronic Condition Benefit*

Provides an accelerated death benefit payment amount up to 80% of the policy's specified amount, not to exceed $300,000, if the insured requires assistance with two of the six activities of daily living for 90 consecutive days as certified by a physician or requires substantial supervision to protect him or herself from threats to health and safety due to severe cognitive impairment. There is no charge for this rider. A policy issued with this rider must include the Terminal Illness Rider. The maximum total accelerated benefits payable by Kansas City Life under all accelerated death benefit riders for a policy can never exceed $300,000. Only available at issue or with a $25,000 increase.

***CTI** – Children's Term Insurance*

Provides level term insurance on each of the insured's children ages 14 days to 17 years. For each $5,000 of initial specified amount of the base policy, one unit equal to $1,000 of coverage may be purchased for each insured child, up to a maximum of 25 units or $25,000. Coverage ceases when the child reaches age 25. CTI offers liberal conversion privileges.

***DCOI** – Disability Continuance of Insurance*

Continues coverage while the insured is totally disabled by waiving the monthly cost of insurance and expense charges.

***DPP** – Disability Payment of Premium*

Pays a monthly premium (a pre-determined amount set at issue) during the total disability of the insured. This rider continues funding when the client can't so it can accomplish the client's intended purposes. If the cash surrender value plus the DPP benefit is inadequate to keep coverage in force, an additional premium amount will be paid to the policy (much like a DCOI benefit) to ensure it does not lapse.

***ELB** – Enhanced Living Benefits*

May allow for prepayment of a portion of the death benefit if the insured needs assistance with at least two activities of daily living or if he or she is confined to a nursing home. Unlike other types of insurance, however, the proceeds paid from the ELB rider have no restrictions or limits on how they are used.

***IAO** – Income Assured Option*

Allows the owner to choose how the death benefit is paid out. At the time the endorsement is added, the owner designates a Lump Sum Benefit that is immediately paid out at proof of death. The owner also designates an Installment Benefit Amount paid for a designated number of installment benefit years after proof of death. Payments of the Installment Benefit Amount begin one modal period after the Lump Sum Benefit is paid and are paid according to the mode elected.

***MBR** – Monthly Benefit Rider*

Designed to replace a family's lost income due to the death of the primary insured, this rider provides for a monthly income benefit that is payable for a period of time selected at policy issue and automatically increases 3% each year during the insured's lifetime. Multiple MBRs, with different beneficiaries, can be added to a single policy as long as the total benefit does not exceed the specified limits.

***OI** – Other Insured Term Life Insurance*

Provides level yearly renewable term coverage on the person insured by the rider. Only the primary insured, spouse, children and/or business associates of the primary insured may be covered by this rider. Preferred rates available. Maximum is two times the base policy specified amount for the primary insured and the maximum for any person other than the primary insured is the specified amount of the base policy. If the ATC rider has been issued on the policy, this rider is not available for the primary insured.

***OPR** – Overloan Protection Rider*

May prevent the policy from lapsing due to overloaning which causes a taxable event for the policyowner. Rider is added to all GLP policies. The OPR is not available on CVAT policies. To exercise the OPR, the insured must be at least 75 years old, the policy must have been in force for at least 15 policy years, the loan balance must exceed the specified amount, and the loan balance must be equal to 96% of the total policy value (any loan in excess of this amount must first be repaid).

***TIR** – Terminal Illness Rider*

Provides an accelerated death benefit of up to 80% of the policy's specified amount, not to exceed $300,000. The TIR benefit is paid to the policyowner if the insured is diagnosed by a physician as having a terminal illness with a life expectancy of 12 months or less. There is no charge for this rider. The maximum total accelerated benefits payable by Kansas City Life under all accelerated death benefit riders for a policy can never exceed $300,000. Only available at issue or with a $25,000 increase.

IUL annual reports

Each policyowner receives an annual report once per year. This report provides information for the report period including policy values, premiums paid, expense charges and insurance costs deducted, interest credited, policy riders, changes in the cash value, changes in the specified amount, and any loans or withdrawals, and details on new index Segments created or matured during the statement period. For matured Segments, the report outlines the Indexed Credit on the Segment, based on the performance of the index and applicable caps, participation rates, spreads, multipliers and floors.

The taxation of Indexed Universal Life insurance

Historically, life insurance has enjoyed these federal income tax advantages:

- Beneficiaries get an income tax free death benefit
- Loans are income tax free while the policy is in force
- Policy's cash value has potential to grow tax free

The Tax Reform Act of 1984 (DEFRA) created a permanent, statutory definition of life insurance, IRC Section 7702. This section applies to all forms of life insurance and controls the definition of life insurance for all sections of the Internal Revenue Code. For a life insurance policy to enjoy these tax advantages mentioned above, all policies, including IUL insurance policies must meet certain tests as described in Section 7702. These rules became effective for policies issued on or after Jan. 1, 1985. IUL policies issued prior to this date are "grandfathered" and continue to be governed by the rules enacted in 1982.

Section 7702 defines the structure of a life insurance policy and the tests it must meet to preserve the tax benefits. A policy must meet either a Guideline Premium/Cash Value Corridor Test or a Cash Value Accumulation Test. The Company will not issue a policy that violates DEFRA; each policy is checked every year to ensure all policies remain in compliance.

In 1988, Congress passed TAMRA, which established new IRC Section 7702A. That section defines a Modified Endowment Contract (MEC). A MEC is a policy that qualifies as a life insurance policy under DEFRA, but fails the 7-pay premium test of 7702A. The death benefit of a MEC is still tax free, but loans and withdrawals lose their tax-preferred status and are taxed to the extent of gain, just like an annuity.

For more information on DEFRA and the 7-pay MEC rules of TAMRA 1988, see *www.kclic.net*. Under the *Sales & Marketing Center* click on *Advanced Sales*. Then click on *Income Taxation of Life Insurance*.

Indexed Universal Life Q & A

(answers to your important questions)

Some typical questions about Kansas City Life's Compass Elite and EquiFlex IUL products are summarized below. The answers are general in nature. Please consult the Product Guide on the Kansas City Life Illustration System for complete details.

Can the policyowner increase the amount of death benefit protection?

Yes, by selecting an increasing death benefit such as Option B or Option C. Or the policyowner can request an increase in the specified amount at any time, subject to underwriting approval. With the Assured Insurability (AI) rider, the policyowner can exercise purchase options as they become available.

Can the policyowner decrease the amount of death benefit protection?

Yes, at any time. However, the specified amount may not be decreased below the minimum issue limit. A surrender charge is assessed for a decrease in specified amount. Decreasing the specified amount decreases the remaining surrender charge and the amount of the guaranteed minimum monthly premium during the guaranteed payment period. The policyowner also can switch from Option B or Option C to Option A.

How can the policyowner increase cash values?

By paying as much premium as DEFRA's Guideline Premium/Corridor Test allows. Payments in excess of premiums required to pay monthly expenses build greater cash values.

Are projected cash values guaranteed?

No. Illustrations show cash values projected at 1) maximum cost of insurance and guaranteed minimum crediting, and 2) current cost of insurance and a hypothetical credited rate. If premiums are paid as illustrated, the values shown under the guaranteed column are the guaranteed minimum cash values.

How can the policyowner take money out of the policy?

Through withdrawals, surrenders or policy loans. There is a $25 withdrawal charge. Surrender charges may apply. Interest is charged on all policy loans. Refer to "IUL Policy Withdrawals vs. Loans" chart on Page 14 for more information.

Withdrawals and policy loans may have adverse effects on policy guarantees and cash value growth.

Will an IUL policyowner receive an annual report on the status of their policies?

Yes. Each policyowner receives an annual report once a year. Also, you and/or the policyowner can request a status report at other times, if needed.

Does the policyowner have to pay a premium?

No, as long as the cash surrender value is sufficient to pay future costs and expenses. But, total premiums paid must meet the guaranteed monthly premium requirement if the policyowner wants to keep the policy guarantee so it will not lapse during the guaranteed payment period.

Does an IUL policy have an automatic premium loan?

No. However, the policy remains in force without premium payments as long as the cash surrender value is sufficient to pay the various monthly costs.

Can the policyowner suspend the premium?

Yes. It's an especially attractive option for people who will be retiring and want to pay current and future policy expenses during their working years, or for those who want to free up premium dollars for future coverage needs. Once premiums have been suspended, policy costs and expenses are taken from the cash surrender value.

Will the policyowner ever have to pay a premium again after suspending the premium?

It is possible, depending on the amounts credited to the policy (which will never be below the guaranteed minimum credited rate) and changes to the cost of insurance (which never will be higher than the guaranteed cost of insurance shown in the policy) after premiums were stopped and the amount, if any, that is withdrawn or borrowed. The policy can be designed to allow suspension of premium while still guaranteeing coverage to a specified point in the future.

What is the difference between the Disability Continuance of Insurance (DCOI) rider and the Disability Payment of Premium (DPP) rider?

When the insured has been totally disabled for six months:

The DCOI rider waives the cost of insurance and expenses required to keep the policy in force during the period of disability.

The DPP rider pays the disability benefit amount (determined at issue) into the policy. This should cover all expenses and add to the policy values just as though the insured had paid the premium. If the cash surrender value plus the DPP benefit is inadequate to cover the monthly deduction, an additional premium amount is paid to the policy (much like a DCOI benefit) to cover those costs.

Can the Other Insured (OI) rider be used to provide additional term life coverage on the primary insured?

Yes, from a minimum of $10,000 to a maximum of two times the base specified amount. OI riders also are available for the primary insured's spouse, children and/or business associates from a minimum of $10,000 to a maximum equal to the specified amount of the primary insured's base policy. If the ATC rider has been issued on the policy, the OI rider is not available for the primary insured.

What would cause the current growth cap, participation rate and spread to increase or decrease?

The growth cap, participation rate and spread are driven by two major factors: 1) the anticipated yield on our general account assets, and 2) the price of the options in the derivatives market. If either the asset yield fell and/or the option prices rose, the Company might need to lower the growth cap and participation rate and increase the spread. If, on the other hand, asset yields increased and/or option prices decreased, the Company might be able to increase the growth cap and participation rate and decrease the spread.

Are the current growth cap, participation rate, spread and multiplier locked in when a Segment is created or can that be changed?

The current growth cap, participation rate, spread and multiplier are locked in at the time the Segment is created and are guaranteed for that Segment for the one-year Segment Term. Kansas City Life can change the growth cap, participation rate, spread and multiplier at any time, which would then apply for new Segments. It would apply to new Segments created after the new rates are in effect, whether the funds were derived from additional premiums, transfers from other accounts or the roll-over of existing Segments at their one-year maturity.

Which index crediting method is best to choose?

It really depends on how the customer thinks the market will perform.

- Indexed Account A with growth cap is best in a less volatile market (best between zero and the growth cap).
- Indexed Account B with participation limit can provide the better return in a volatile market.
- Indexed Account C provides a higher annual point-to-point cap limit than Indexed Account A and is best for clients who are seeking higher cash accumulation potential than they might find with Indexed Account A.
- Indexed Account D provides unlimited upside potential and allows client to share in upside growth with no cap and only a spread deduction.
- Indexed Account E offers potentially higher growth up to the cap rate. The multiplier can increase client's overall return as compared to a point-to-point with cap.

Can a client transfer indexed Segment values in the middle of a Segment Term?

No. Transfers into an Indexed Account cannot be directed to an existing Segment. They go into the Indexed Account on the next sweep date and will be included in a new one-year Segment beginning at that point. Conversely, requests to transfer funds out of an Indexed Account into one of the other accounts don't happen on the next sweep date, but will occur throughout time as each Segment matures until the full amount requested has been transferred.

What happens if the insured surrenders Indexed Account funds in the middle of a Segment?

Clients can withdraw funds from their policy at any time and, if not a full surrender, the funds are to be removed first from the Fixed Account, then from the Indexed Account. Segments are reduced on a LIFO basis. If only part of a Segment is withdrawn and money remains at Segment Maturity, the Segment will still receive an Indexed Credit at its maturity based on the average funds in the Segment during the one-year period. However, if all the funds are removed from a Segment, it terminates and no Indexed Credit will be received at the point the Segment would have ended. Similarly, because Indexed Credits are *only* credited at the end of a Segment, if the policyowner surrenders his policy he receives no additional Indexed Credit for any current Segments that have not reached the Segment's maturity.

What is the benefit/risk of the Indexed Account loan option?

- Benefit – the customer believed in the indexing strategy when he or she bought the policy and that strategy may still make sense. With an Indexed Account loan, monies stay in the Indexed Account, so the Segment may credit more Indexed Credits than the loan interest charged, resulting in a negative net loan cost. Also, Indexed Account loans will generally illustrate better than a Fixed Account loan.
- Risk – the illustration shows the index performing at the illustrated rate every year and consequently shows a negative net loan cost (i.e., a gain on borrowed funds) every year, which is extremely unlikely. Also, the index could credit zero if the index declines, in which case the net cost of the loan is the full Indexed Account loan interest rate which is much higher than the net cost of the Fixed Account loan.

What is an appropriate assumed rate of return that should be used when illustrating the Compass Elite or EquiFlex IUL?

An IUL can be a powerful protection tool and like any product, it just needs to be illustrated responsibly and sold only when appropriate to meet a client's needs and risk tolerance. IUL products are commonly illustrated at rates up to 450 basis points above fixed UL products. Illustrating the maximum assumed crediting rate makes an IUL appear to be an exceptionally attractive return proposition in a low-interest rate environment, but may set unreasonable expectations for the client. A more conservative approach might be to illustrate an Indexed Credit rate between the IUL maximum illustrated rate and the current fixed interest rate.

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The coverage described in this guide is for the EquiFlex and Compass Elite Indexed Universal Life, products of Kansas City Life Insurance Company (Home Office: Kansas City, Mo.). Policy forms ICC19J205/J205 or ICC19J206/J206 and ICC19J207/J207 or ICC19J208/J208, rider forms R102, R123, ICC19R248/R248, R208, R191, R204/R224, M652, R225, R226, ICC17R243/R243, ICC17R245/R245, ICC19R249/R249, R209. Form numbers may differ by state.

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