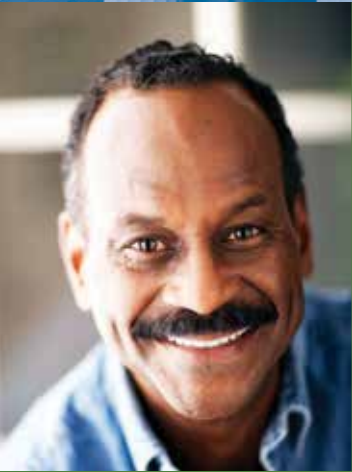


CASE STUDY

KANSAS CITY LIFE INSURANCE COMPANY



Lifetime Income Rider



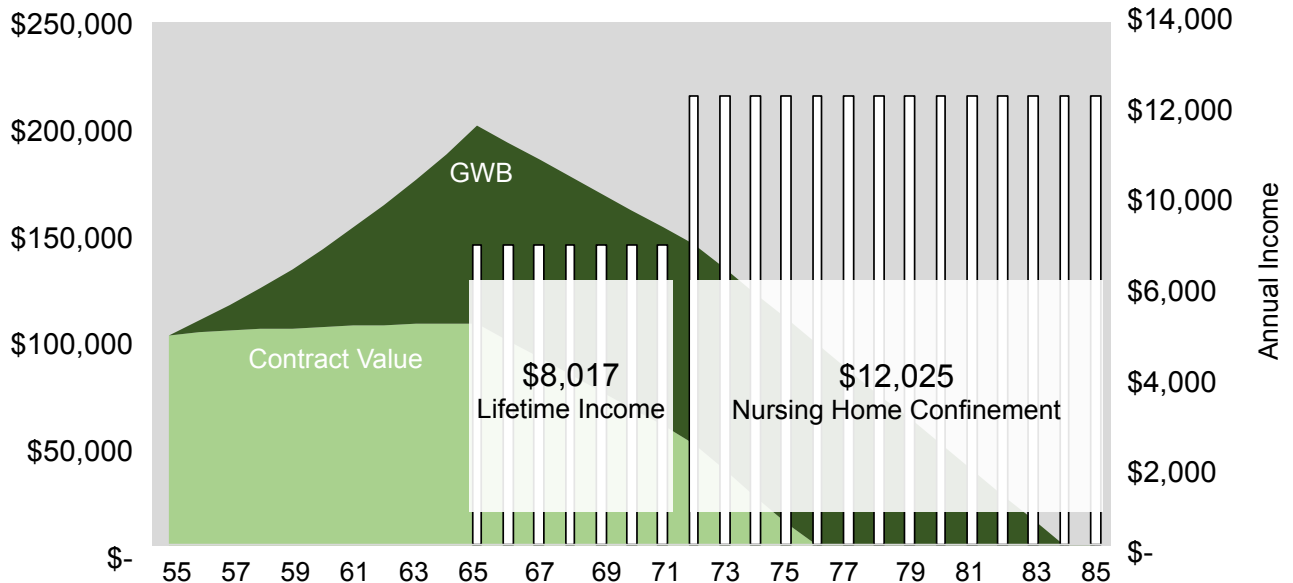
Larry
Age 55

This hypothetical case study for Kansas City Life Insurance Company's Lifetime Income Rider (LIR) shows how clients who are seeking guaranteed lifetime income from a fixed annuity can also take advantage of the LIR bonus for deferring withdrawals.

Larry is able to make a single deposit of \$100,000 into a GrowthTrack fixed annuity. He defers withdrawals for 10 years in order to grow his contract value. Because Larry is able to delay withdrawals for those 10 years, the bonus is a guaranteed 7.2% that is credited to the contract's Guaranteed Withdrawal Balance* (GWB) which determines his future lifetime income. The GWB will grow to \$200,423 and based on an assumed crediting rate of 1.50%** , Larry's contract value will be \$106,163 at the end of 10 years.

At age 65, Larry starts receiving his Lifetime Income Amount (LIA) equal to 4.0% of the GWB or \$8,017. Then, at age 72, Larry is confined to an eligible nursing home. Because of the Nursing Home Confinement Enhancement*** of the LIR, the lifetime income available from the LIR increases to \$12,025 – a 50% increase from what was received prior to the nursing home confinement.

Lifetime Income Rider \$100,000 Deposit - Defer Income for 10 years



The coverage described is for the Lifetime Income Rider (LIR) and the GrowthTrack fixed annuity offered by Kansas City Life Insurance Company (Home Office: Kansas City, Mo.). LIR form is R222. GrowthTrack contract form is J179. Form numbers may differ by state. Coverage may not be available in all states.

*The Guaranteed Withdrawal Balance (GWB) is not available as a lump sum withdrawal amount nor is it a death benefit.

**Current interest crediting rates and charges are subject to change.

***The Nursing Home Confinement Enhancement is not available in California, Connecticut, Florida and Maryland.

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