



KANSAS CITY LIFE

Accumulator Variable Universal Life



Variable Product Series

Building your future with a secure partnerSM

Kansas City Life Insurance Company

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Kansas City Life's Accumulator Variable Universal Life offers 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 2%. 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

Type of policy	Individual, flexible premium variable universal life insurance contract	
Minimum specified amount	\$100,000 issue ages 0 – 49 \$50,000 issue ages 50 – 79	
Additional Insurance Amount (AIA)	Not available	
Risk classes	Preferred Elite Nontobacco Preferred Nontobacco Standard Select Nontobacco Standard Nontobacco	Preferred Tobacco Standard Tobacco
Policy maturity age	None	
Death benefit options	Option A level death benefit. Specified Amount. Option B varying death benefit. Specified amount plus contract value. Option C varying death benefit. Specified amount plus premiums paid.	
Death benefit test	For issue ages 18+, the policyholder must choose either Guideline Premium Test or Cash Value Accumulation Test (CVAT) at issue. For issue ages 0 – 17, policies are issued under CVAT.	
Guaranteed Minimum Death Benefit options	GMDB: Available only at issue as an optional rider. Not available on policies with Option C. Guarantees death benefit a minimum of 8 years up to 20 years based on issue age. No charge.	
Fixed Account guaranteed interest rate	2%	
Contract value bonus	Paid monthly on the value in the variable subaccounts. For policies with a specified amount of \$500,000 and above, 0.25% annually beginning in year 16. For policies with a specified amount of \$100,000 and above, 0.25% annually beginning in Year 21. For all policies, 0.40% annually beginning in year 16. Fixed Account is excluded. Bonuses are not guaranteed.	
Premium processing charge	Not applicable	
Premium expense charge	5%	
Monthly expense charge	\$10	
Monthly per thousand of specified amount expense charge	Current: In years 1 – 5, varies by issue age, sex and risk class; in years 6+, \$0.00. Guaranteed: In years 1 – 20, varies by issue age, sex and risk class; in years 21+, \$0.00.	
Mortality and expense risk charge (M&E)	Current and guaranteed: 0.90%	
Surrender charge period	10 years	
Partial surrenders	Minimum: \$500 Maximum: Cash surrender value less \$300	
Partial surrender fee	Lesser of 2% of amount surrendered or \$25	
Transfer fees	Six free per contract year. \$25 for each additional transfer.	
Fixed Account transfer restriction	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 the entire amount is transferred), or the amount transferred out of the Fixed Account in the prior year, or \$2,000 (or the unloaned Fixed Account Value, if less).	
Policy loan	Cash surrender value, less loan balance, less interest to next contract anniversary.	
Loan interest	5.0% (net 3.0%)	
Preferred loan	Beginning year 11, 0% net interest. Maximum amount is contract value less premiums paid. Not guaranteed.	
Optional riders	ADB, AI, ALI, CCB, CTI, DCOI, DPP, ELB, GMDB, IAO, MBR, OI, STI, TIR	
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.	

The guide contains summary information only. For detailed information, please see the product prospectus. Product, riders and investment choices are subject to state availability.

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

3520 Broadway
Kansas City, MO 64111
816-753-7000
www.kclife.com

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