



KANSAS CITY LIFE INSURANCE COMPANY



Value Certain 20SM Whole Life

Coverage that lasts with limited premiums

Guaranteed lifetime coverage with limited payments

Interested in the security of whole life insurance but not so sure about paying premiums for the rest of your life?

With Kansas City Life Insurance Company's Value Certain 20 Whole Life, you gain the lifelong guarantees of traditional whole life insurance that so many have relied on for secure protection, but you will only be paying premiums for 20 years.

Value Certain 20 guarantees coverage that lasts your whole life. Your coverage continues to work for you after your payment period.

This allows you to free up cash for other uses rather than continue paying for another 20 or 30 years – an ideal way to enhance your financial security and meet your unique needs.



Guarantees for life

The Value Certain 20 Whole Life offers attractive policy features that are guaranteed for the life of the policy. Not only does the Value Certain 20 build guaranteed tax-deferred cash value, the cash value continues growing after your payment period of 20 years. You may access this cash value through a policy loan* if an unexpected financial need occurs. This accumulated long-term cash value is also available for future needs such as college education for a child or grandchild, paying off your mortgage early, or supplementing your retirement income.

With the Value Certain 20, you also have premium predictability. Premiums are guaranteed to remain level for the 20 years of your payment period. You always know precisely what amount is due on the premium payment date. Premiums are guaranteed to provide the death benefit and the cash value you expect, based on the date of issue for your policy.

Another important feature of the Value Certain 20 is the guaranteed death benefit. Your policy's death benefit never reduces as long as you pay the basic premium.

**Access to cash value is available through one or more policy loans. Outstanding loans will reduce a policy's cash value and death benefit. The interest rate on policy loans is 8%.*



Valuable options

The Value Certain 20 Whole Life offers a variety of options that let you design the kind of plan you need without sacrificing the basic guarantees of the policy.

Unlike many products, the Value Certain 20 Whole Life gives you the option to prepay as many annual premiums as you choose. This can be an important feature in budgeting for the future.

If your situation changes, you may opt for either a paid-up insurance policy or an extended term life insurance policy in lieu of cash surrender, which allows you to maintain life insurance protection, yet eliminate future premium payments.



Ease of issue

Value Certain 20 Whole Life is a flexible product that can meet your family's unique needs. It can provide a foundation upon which you can help build your family's financial future.

The Value Certain 20 Whole Life policy is available to persons age 0 to 80.

Various rate classes are available depending on your health, including a preferred rating, which allows you to purchase cost-effective whole life insurance coverage compared to some types of universal life insurance. The minimum coverage is \$10,000.

A medical examination is not required for coverage of less than \$50,000 unless an applicant's answers to a health questionnaire warrant such an exam. Normal underwriting guidelines apply for coverage of \$50,000 or more.



Is Kansas City Life's Value Certain 20 right for you?

If you are looking for guaranteed life insurance to secure your family's financial future without a lifetime of premiums, then the Value Certain 20 may be a perfect fit

for you. Kansas City Life's Value Certain 20 Whole Life offers guaranteed benefits that last a lifetime in ways no other kind of life insurance does.

Available riders for the Value Certain 20

- **Accidental Death Benefit** – pays an added benefit if death results from a covered accident.
- **Assured Insurability** – allows for increasing coverage at specified future dates.
- **Children's Term Insurance** – provides level term life coverage on eligible children.
- **Chronic Condition Benefit** – provides access to up to 80% of the policy's face amount when the insured requires assistance with two of the six activities of daily living or requires substantial supervision to protect themselves from threats to health and safety due to severe cognitive impairment.
- **Income Assured Option** – helps maximize the death benefit payout amount.
- **Purchaser Waiver of Premium** (available with a juvenile policy) – provides protection in the event of the purchaser's future total disability.
- **Spouse's Term Insurance** – provides decreasing term life coverage on a spouse.
- **Terminal Illness Rider** – provides access to up to 80% of the policy's face amount if the insured is diagnosed by a physician as having a terminal illness with a life expectancy of 12 months or less.
- **Waiver of Premium** – provides protection in the event of the insured's future total disability.



Act now to protect your loved ones

There's no better time than right now to protect your loved ones. Your Kansas City Life representative can help ensure your family's future financial security and determine the best plan for accomplishing your goals.



Protecting policyowners for more than 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.



Photo courtesy of: Missouri Valley Special Collections, Kansas City Public Library, Kansas City, Missouri.

The coverage described in this brochure is for the Value Certain 20 Whole Life insurance issued by Kansas City Life Insurance Company (Home Office: Kansas City, Mo.). Policy form ICC18J201/J201, rider forms R100, R110, R102, R111, M652, R210, R207, ICC17R241/R241, and ICC17R244/R244. Form numbers may differ by state. Coverage may not be available in all states.

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KANSAS CITY LIFE

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