



KANSAS CITY LIFE INSURANCE COMPANY



# Longevity Term 80/85

## Term life insurance

Valuable protection from working years  
to retirement, and beyond

# Affordable term protection for the long term

Traditional term life insurance provides an affordable solution for covering many protection needs that an individual will face, but is often limited in duration and provides few options when the coverage needs change.

Longevity Term 80 and 85 from Kansas City Life not only provides valuable protection for your working years to your retirement and beyond, it also offers valuable options when your needs change.

With Kansas City Life Insurance Company's Longevity Term you can financially protect your family today with a cost-effective term policy and gain valuable options for covering life's what ifs all the way to age 80 or 85.



## Longevity Term benefits

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Longevity Term can help ensure your future financial obligations are met at an affordable cost while gaining some benefits not found in a traditional term policy. Here's how Longevity Term can help keep your term insurance simple with an eye toward the long view.

- Fixed rates throughout the life of your Longevity Term 80 or 85 policy with premiums lower than permanent insurance.
- Cash values can develop through this term coverage.
- Nonforfeiture options allow for either a paid-up insurance policy or an extended term life insurance policy in lieu of cash surrender to maintain life insurance protection.
- Conversion privileges available with no evidence of insurability.
- Optional riders to enhance and customize your coverage.



## Beyond traditional term

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Like other term insurance, Longevity Term provides a death benefit if you die during the policy period. However, unlike most term life insurance, Longevity Term can also build cash value you can use in these important ways.

If you reach a point where you no longer need coverage, you can surrender the policy and receive the net cash value to add to your retirement savings or to use in any other manner you see fit such as helping to cover mortgage debt or a business loan.

You can apply your cash value to purchase a smaller policy that you no longer have to pay for. This allows you to maintain some of the death benefit to cover final expenses or provide a legacy for your heirs with no further premium payment required.

Or, cash value can be used to continue coverage as extended term insurance. The period of term insurance will be that which the cash value will purchase at the Insured's age.

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## Options to enhance your coverage

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You can improve and customize your coverage by adding one or more of the following riders to your plan at a competitive price.

### **Accidental Death Benefit**

This rider provides for payment of an additional death benefit in the event of a covered accidental death. The benefit terminates on the policy anniversary on which the insured's age is 70. The benefit maximum is equal to the initial face amount. The amount of accidental death benefit coverage in force with all companies cannot exceed \$200,000.

### **Children's Term Insurance**

This rider provides level term insurance on each of the insured's children ages 14 days to 17 years. For each \$5,000 of initial face amount of 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. The term insurance on each child may be converted to a permanent life policy. Coverage ceases when the child reaches age 25 or at the insured's age 65.

### **Income Assured Option**

This endorsement 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 Amount 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 Amount is paid and are paid according to the mode selected.

### **Spouse's Term Insurance**

This rider provides decreasing term insurance on the insured's spouse until the spouse's 65th birthday. The coverage may be converted without evidence of insurability to a Kansas City Life permanent life insurance policy.

### **Terminal Illness Rider**

This rider provides an accelerated death benefit of up to 80% of the policy's face 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. This rider is only available at issue.

### **Waiver of Premium**

With this rider, premiums falling due during a period of total disability will be waived. For premiums to be waived, disability must have existed for six consecutive months and must have occurred before the insured's age 60 and prior to the expiration date of the rider and/or the policy.





## Is Kansas City Life Insurance Company's Longevity Term right for you?

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If you need a life insurance death benefit at an affordable rate that doesn't end too soon and provides options when your coverage needs change, Longevity Term 80 and 85 may be the term you're looking for.

With Longevity Term, you'll gain the term coverage you need today, along with valuable exit options for you and your family's best tomorrow.

## Act now to protect your loved ones

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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 the Longevity Term 80 and Longevity Term 85 from Kansas City Life Insurance Company (Home Office: Kansas City, Mo.). Policy form ICC21J211/J211; rider forms M652, R100, R102, R207, R210, ICC21R252/R252. Form numbers may differ by state.*

*Security Assured.<sup>SM</sup>*



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