



KANSAS CITY LIFE INSURANCE COMPANY



SelecTrack

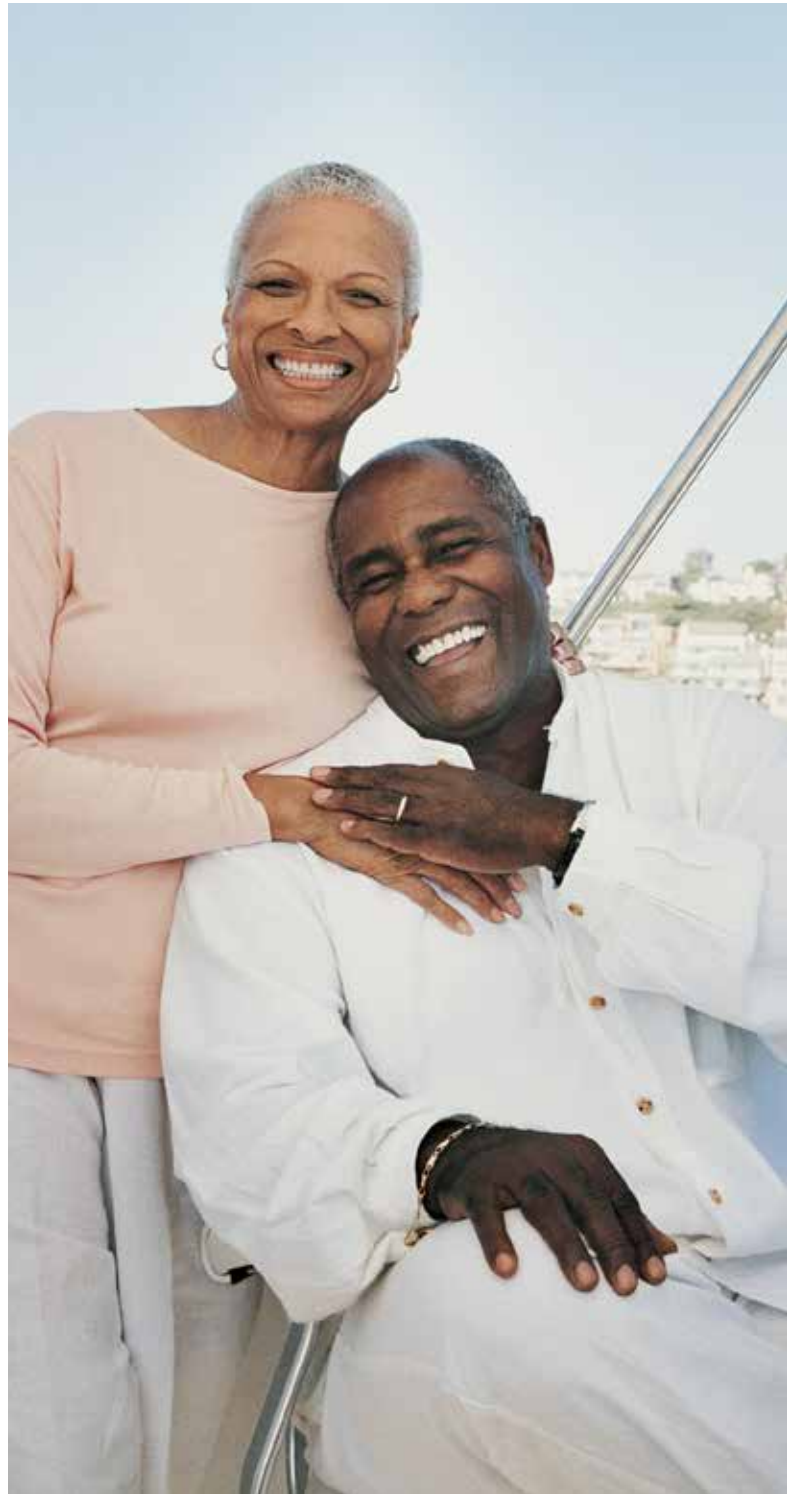
Single Premium Deferred Annuity

A secure investment in your future

Invest securely in your future

A strong community, dependable friends ... few things are as dear to us as those that give us a sense of security. These days, capturing that same feeling with your retirement assets is as precious – and as fleeting – as it has ever been. You spend your entire life saving for your retirement, but with all the uncertainty in the world, how do you make that money work for you without putting it at risk?

You can recapture that feeling of security with the reliability of Kansas City Life Insurance Company's SelecTrack Single Premium Deferred Annuity. You've worked long and hard for your money, now it's time to let your money work hard for you.



The guarantee of a single premium deferred annuity

A single premium deferred annuity is an agreement between you and a life insurance company. The life insurance company promises to pay you interest on the money you deposit.

Single premium deferred annuities are recommended for those who have already accumulated retirement assets and seek to preserve and grow those assets for later use. Most individuals purchase annuities for long-term needs, meaning they do not plan to make withdrawals or begin receiving an income until sometime in the distant future.

An annuity guarantees a minimum rate of interest. However, the life insurance company can, and often does, credit a higher rate.

With a single premium deferred annuity, taxes on interest earnings are deferred until you make a withdrawal or start receiving income from the contract.

Moreover, an annuity offers you the option to receive a lifetime stream of income payments.



Ease of purchase

The SelecTrack is a product that can meet your future financial needs. It can provide a guaranteed retirement income to secure your family's financial future.

The SelecTrack Annuity is available up to age 80 for SelecTrack 7 and 10 annuitants, age 85 for SelecTrack 5 annuitants, and age 90 for owner. The minimum premium amount is a single premium of \$10,000.

Because there are no administrative fees or annual charges, every dollar you deposit goes to work for you immediately.

At issue, you decide how long you want to lock in the current interest rate. Choose a 5-, 7-, or 10-year interest rate guarantee period. After the interest rate guarantee period has expired, you can leave the value of your annuity on deposit at an annually determined interest rate, guaranteed to never be less than 1%, select from a variety of income options, or withdraw the value of your annuity.

Note: Depending on your individual program, certain tax penalties may be assessed upon withdrawal. Please see your tax advisor for details.





Valuable features

With Kansas City Life's SelecTrack Annuity, you may withdraw up to 10% of the contract value without a surrender charge. One partial surrender is available each contract year without a surrender charge or market value adjustment, beginning in year one.

Or, you may elect to receive automated interest payments or systematic withdrawals. Once these withdrawals exceed 10% of the beginning-of-contract-year value, surrender charges will be assessed.

Kansas City Life's SelecTrack offers a variety of payment options if you want to begin receiving income. Some of these options are guaranteed to be payable throughout your lifetime.

Surrender charges will be waived if proceeds are annuitized over a period of at least five years or if you elect certain income options. The market value adjustment will apply if annuitization occurs before the end of the surrender period.

If the owner is confined to a licensed nursing home for a period of at least 90 days, the full contract value may be transferred to a specified period payout with a minimum three-year payment period with no surrender charges or market value adjustment.*

If the annuitant should die before the SelecTrack matures, Kansas City Life will pay your beneficiary the full contract value of the annuity.

If the owner is not the annuitant and dies before the contract matures, the Company will pay the beneficiary the cash surrender value.

**The Nursing Home Waiver is not available in California, Massachusetts, and Pennsylvania.*

Surrender charges

If you need to withdraw more than 10% of the contract value, surrender charges may apply. These charges are calculated as a percentage of the amount withdrawn and decline throughout the years you own your annuity.

Contract Year	SelecTrack 5	SelecTrack 7	SelecTrack 10
1	10%	10%	10%
2	9	9	9
3	8	8	8
4	7	7	7
5	6	6	6
6	0	5	5
7	0	4	4
8	0	0	3
9	0	0	2
10	0	0	1
11+	0	0	0

Market value adjustment

Full surrenders and withdrawals that exceed the free withdrawal provision will be subject to a market value adjustment. This can be either a positive or negative adjustment based on the movement of interest rates from the time your annuity was purchased to the time the withdrawal is made. This adjustment will not be applied on death benefits, nursing home benefits, or free withdrawals.



Note: The market value adjustment is not applicable on contracts issued in Alaska, Delaware, Iowa, Indiana, Maryland, Minnesota, Missouri, Montana, North Carolina, New Jersey, Oregon, Pennsylvania, Utah, and West Virginia.

Is Kansas City Life's SelecTrack Annuity right for you?

If you are looking for an investment that offers long-term savings,* want to lock in an interest rate for the length of time that you choose, want a plan that provides tax-deferred interest on earnings, and believe death benefit protection is important, then the SelecTrack Annuity may be a perfect fit for you. Kansas City Life's SelecTrack Annuity also allows you to avoid the cost and delay of probate** and allows you to choose how you receive income from your savings.

Act now to protect your retirement assets

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

**Annuity withdrawals are subject to a 10% federal excise penalty if the annuitant is under age 59 ½. In addition, most annuities impose a declining surrender charge for withdrawals made in the early years of the contract.*

***Annuities avoid probate only if one or more beneficiaries are named on the contract.*



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 is for the SelecTrack Single Premium Deferred Annuity offered by Kansas City Life Insurance Company (Home Office: Kansas City, Mo.). Contract form number is J181. Form number may differ by state. Coverage may not be available in all states.

Security Assured.SM



KANSAS CITY LIFE

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