



KANSAS CITY LIFE INSURANCE COMPANY



Choice AdvantageSM **Term life insurance**

**An affordable term life policy
you can count on**

A simple way to financially protect those you love

One of the most rewarding aspects of your life is family time – the days you spend together and the future ones to come. Yet, your family's financial future can seem daunting if you are unprepared. Before you know it, your family has grown and you must find a way to ensure their needs are met at your death – needs such as mortgage and car payments, college education expenses, and ongoing survivor income.

With Kansas City Life Insurance Company's Choice Advantage Term life insurance, you can financially protect your family with a cost-effective term policy you can count on.



Choice Advantage Term benefits

Choice Advantage Term can help ensure your future financial obligations are met at an affordable cost. Take a look at the benefits that come along with a Choice Advantage Term plan:

- Level death benefit of \$250,000 or more that does not change for the life of the policy
- Guaranteed level premium rates for 10, 15, 20, 25, or 30 years with a level death benefit renewable to age 95
- Conversion privileges available
- Policy riders and features allow you to customize your plan
- Policy is renewable annually after the initial term period at rates based on the attained age of the insured



Options to enhance your coverage

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.

Children's Term Insurance

You can provide temporary insurance protection for your eligible children through level premiums and a level death benefit. You also have the option to convert the coverage for each insured child to any permanent life insurance we offer without evidence of insurability up to a maximum of \$25,000. This option may be exercised at any time the coverage is in force until the insured child reaches age 25.

Income Assured Option

With this enhancement, you can allocate a Lump Sum Benefit to cover your family's immediate cash needs – whatever those might be – at your death. You may also designate how the remaining death benefit will be paid through the Installment Benefit Amount that is paid for a designated number of years. When added together, the total cumulative death benefit paid out could be more than if the policy's entire proceeds were paid out as a lump sum benefit.





Spouse's Term Insurance

This rider provides decreasing term insurance on the insured's spouse until your spouse's 65th birthday. You may also convert – without a medical exam – to a Kansas City Life permanent life insurance policy. If you die before your spouse's 65th birthday, protection continues with no further premium required.

Terminal Illness Rider

For no additional premium, this living benefit rider allows you to access part of your policy's death benefit if you become terminally ill by providing an accelerated death benefit payment amount of up to 50% of the policy's face amount. This rider can be added at any time.

Waiver of Premium

To ensure your policy does not lapse during a period of total disability, this rider waives your premium payments if you are disabled under rider terms.

Conversion features – a permanent solution

Depending on your goals, there are many reasons to convert your term policy to a permanent insurance policy in the future. One advantage of converting instead of purchasing a new permanent life policy is that no evidence of insurability is required.

Kansas City Life's Choice Advantage Term may be converted to any permanent life plan designated eligible for conversion by Kansas City Life.*

**The amount cannot exceed the death benefit of the term policy payable at the time of conversion and the minimum or guaranteed premium of the permanent policy must be higher than the current term policy premium. The final conversion date is the lesser of the level period and age 65 for issue ages 18 – 60. For issue ages 61+, the final conversion date is the fifth policy anniversary. No conversion credit is available.*



Is Kansas City Life Insurance Company's Choice Advantage Term policy right for you?

If you need a life insurance death benefit at an affordable rate to fit your current budget, Choice Advantage Term may be the perfect fit for you. This product provides temporary coverage that may be converted to a permanent life insurance policy later, which protects your family and financial interests against the unexpected. Choice Advantage Term also features riders to enhance and customize your coverage.

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 is for the Choice Advantage Term, a product of Kansas City Life Insurance Company (Home Office: Kansas City, Mo.). Policy form ICC18J202/J202, rider forms R102, R207, M652, R210, R195, R100. Form numbers may differ by state.

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KANSAS CITY LIFE

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