



Ensuring additional income

Even with planning, care in a nursing facility can take a toll on one's assets. The Lifetime Income Rider will increase the lifetime income amount by 50% if you become confined in an eligible nursing home. Specific qualifications for this increased benefit are detailed in the contract and this benefit is not available in all states.

For example, at age 55, Steve deposits \$100,000 into a GrowthTrack fixed deferred annuity with the Lifetime Income Rider to provide added flexibility. He delays withdrawals for 10 years to accumulate a GWB of \$200,423. If Steve begins income at age 65, his Lifetime Income Amount that is available for annual withdrawals will equal \$11,023. If Steve is confined to an eligible nursing home, the income can increase to \$16,535. To use this feature, Steve must be confined to an eligible nursing home for at least 180 days in a 250-day period. In this scenario, Steve is able to generate the income that matches the path his life has taken.

Consumers like you and Steve can rest easier by ensuring your retirement goals stay on the right path.

With Lifetime Income Rider

- You can help the assets you accumulated provide the retirement income you need.
- You are able to maintain the flexibility and control of your deferred annuity contract even after you start receiving income.
- You can grow your retirement savings with a competitive fixed interest rate.
- You can protect the value of your savings during market turmoil
- You can increase your retirement income to help cover the additional cost of an eligible nursing home.

Is the Lifetime Income Rider right for you?

The path to a brighter retirement starts with a fixed annuity strengthened by the Lifetime Income Rider. Add Kansas City Life's Lifetime Income Rider to a fixed annuity now to get started.

Act now to protect your financial future

There's no better time than right now to protect your loved ones. Your Kansas City Life representative can help ensure your 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.

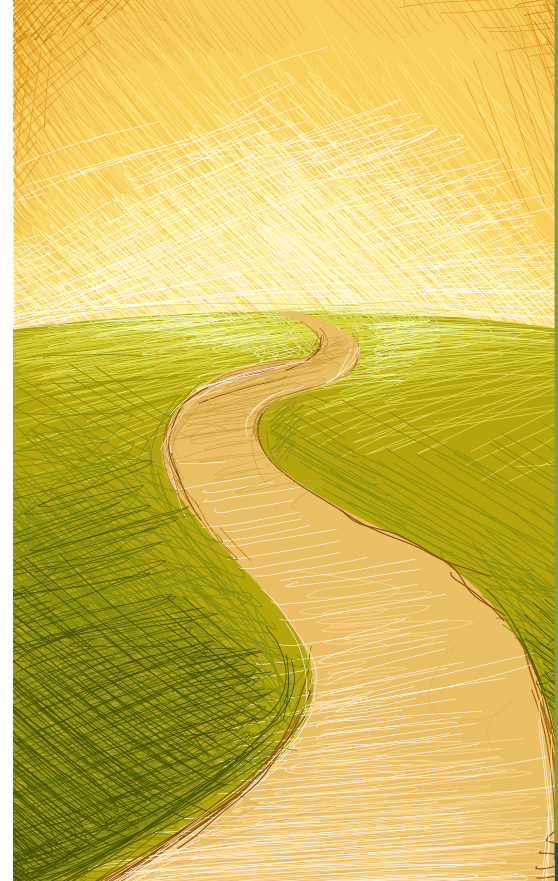
The coverage described is for the Lifetime Income Rider offered by Kansas City Life Insurance Company. (Home Office: Kansas City, Mo.). Coverage may not be available in all states. Rider form R222. Form number may differ by state.

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KANSAS CITY LIFE INSURANCE COMPANY



Lifetime Income Rider

Put your annuity on the right path

Put your retirement on the path to prosperity

We're all looking for a way to balance our retirement protection goals while still seeking enough accumulation to last a lifetime. These days, you need a lot of flexibility to handle what could be a long retirement – maybe even longer than your working years. Kansas City Life Insurance Company offers you a solution with the Lifetime Income Rider (LIR) for many of the challenges faced with retirement.

Lifetime Income Rider benefits

- Allows you a guaranteed amount available from your fixed annuity when you need retirement income.
- Helps you create the guaranteed income you want for retirement while avoiding market turbulence.
- Offers the flexibility to increase your lifetime income for nursing home confinement.*
- If Required Minimum Distributions (RMD) from a tax-qualified Lifetime Income Rider

policy exceed your Lifetime Income Amount, the RMD could be paid without reducing future income from the rider.

The benefits of the Lifetime Income Rider are added to all of the features of a deferred annuity so you have the flexibility to handle retirement in the way you planned.

Are your assets on a path that matches your future needs?

A fixed annuity can offer you the ability to receive a lifetime income stream with guaranteed payments you cannot outlive. With the Kansas City Life optional Lifetime Income Rider, you will gain lifetime income protection throughout your retirement years and the potential to increase your lifetime income if confined to an eligible nursing home.

Upon choosing the Lifetime Income Rider, you'll receive a 7.2% annual bonus on the amount used to determine your income by deferring any withdrawals during the first 10 rider years of your contract. This amount – known as the Guaranteed Withdrawal Balance (GWB) – is not available as a lump sum withdrawal amount, nor is it a death benefit. You can choose to continue deferring withdrawals at the end of 10 rider years. The bonus percentage is guaranteed to be at least 1% for rider years 11 – 20. The longer you wait to take withdrawals, the higher your guaranteed payout.

**Nursing Home Confinement Enhancement is not available in California, Connecticut, Florida, and Maryland.*

GWB with \$100,000 Initial Premium

7.2% Guaranteed Bonus for the First 10 Rider Years

Contract Years	Guaranteed Withdrawal Balance**
1	\$107,200
2	\$114,918
3	\$123,193
4	\$132,062
5	\$141,571
6	\$151,764
7	\$162,691
8	\$174,405
9	\$186,962
10	\$200,423

***The GWB accumulates regardless of interest credited. Hypothetical example assumes no withdrawals.*

Solving the distribution dilemma

Some of the challenges of those retiring today include increased longevity, which means it's difficult to know how long your retirement savings will last. The Lifetime Income Rider eliminates this concern by providing income for life.

With the flexibility of the Lifetime Income Rider you may either choose an individual or joint (includes your spouse) lifetime income option. Both options are based on attained age and provide guaranteed

payout percentages while still allowing you to maintain control. You can stop and start income payments as you wish, as many times as you wish.

Lifetime Income Percentages

Lifetime Income Start Age***	Single Lifetime Income Option	Joint Lifetime Income Option
50 – 54	4.00%	3.50%
55 – 59	4.50%	4.00%
60 – 64	5.00%	4.50%
65 – 69	5.50%	5.00%
70 – 74	6.00%	5.50%
75 – 79	6.50%	6.00%
80 – 84	7.00%	6.50%
85 – 89	7.50%	7.00%
90 above	8.00%	7.50%

****The age of the annuitant when lifetime income begins (or spouse, if younger, for a joint lifetime income option).*

