



KANSAS CITY LIFE INSURANCE COMPANY



EquiFlexSM

Indexed Universal Life

Flex some financial muscle to reach your goals

Gain protection and dependable financial strength

When it's time to buy life insurance, "basic" isn't always best.

Most traditional life insurance policies provide death benefit protection for your beneficiaries, but many do not have the potential to earn money that you can use while you are living. Kansas City Life Insurance Company's EquiFlex Indexed Universal Life (IUL) takes you beyond the basics to give you a product that can provide financial protection to those you value most, while also building cash value – that's money you can use while you are still living for some of life's most important moments.



Financial security for your most valued assets

The EquiFlex IUL is a versatile permanent life insurance policy that pairs solid death benefit protection with the potential to generate cash value faster than most traditional universal life policies.

With the EquiFlex IUL, you set the premium amount you would like to pay and the payment schedule – monthly, quarterly, semi-annually, or annually. Your policy comes with a set death benefit protection – paid income-tax free to your beneficiaries. The potential to build cash value at a higher rate than traditional universal life policies sets the EquiFlex IUL apart. The cash value your EquiFlex IUL accumulates over time can be used to send your children to college, pay off your mortgage early, supplement your income, fund a start-up business – virtually anything you can dream.



Lifetime protection and cash value

Couples starting a family are drawn to the EquiFlex IUL because it gives them a chance to build cash value for the future while still providing a death benefit to their children. The EquiFlex IUL's cash value is also attractive to business owners who wish to reinvest in

their business or pre-retirees who hope to supplement their retirement income.

A variety of policy riders are also available to help you personalize coverage so that the EquiFlex IUL meets your needs.





Build cash value faster

Investing in stocks may pose risks you are unwilling to take. With the EquiFlex IUL, your premiums are not invested in any stocks, bonds, or equity investments. Instead, your policy earns an Indexed Credit, which is calculated from the change in the Standard & Poor's 500 (S&P 500*), a highly regarded benchmark for the U.S. stock market.

Each premium payment you make toward your EquiFlex IUL policy may be allocated to either a Fixed Account or an Indexed Account – you choose based on your financial goals.

The Fixed Account offers a safer option with a guaranteed 1% interest rate – a rate that may increase – but will never dip below 1%.

With multiple Indexed Account options to choose from, market performance could potentially lead to strong cash value accumulation for long-term goals. And even if the index goes down, your Indexed Credit will never drop below 0% – guaranteed. You can take loans or withdrawals** from your policy regardless of the account you select.

Because your policy is always protected from negative index performance, you will lose nothing based on falling markets.

**The "S&P500" is a product of S&P Dow Jones Indices LLC, and has been licensed for use by Kansas City Life Insurance Company.*

***Policy loans and withdrawals will reduce the available cash value and death benefit and may cause the policy to lapse or affect guarantees against lapse. Additional premium payments may be required to keep the policy in force.*

Strength meets affordability

Coverage for the EquiFlex IUL is available up to age 80 starting with a minimum death benefit amount of \$50,000 for ages 50 – 80. Rates vary based on age and health risk factors. You can increase your death benefit

amount at any time*, and you can decide the premium amount you want to pay. A no-lapse guaranteed benefit keeps your policy in force even if there is no cash surrender value.

**Increasing policy's face value will require additional underwriting.*



Is Kansas City Life Insurance Company's EquiFlex IUL product right for you?

Put the strength of a product that can provide financial protection and generate potential cash value in your corner. Get Kansas City Life's EquiFlex Indexed Universal Life now, and watch as your long-term goals become a reality.

Act now to flex some financial muscle

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.



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The coverage described is for the EquiFlex Indexed Universal Life, a product of Kansas City Life Insurance Company (Home Office: Kansas City, Mo.). Policy form ICC19J205/J205 or ICC19J206/J206, rider forms R102, R123, R208, R209, R191, R204/R224/ICC23R254/R254, M652, R225, R226, ICC17R243/R243, ICC17R245/R245, ICC19R248/R248, ICC19R249/R249. 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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