



KANSAS CITY LIFE INSURANCE COMPANY



Premier ProtectionSM Universal Life

Taking care of your loved ones' future

Get on a path toward a secure future

If you are like most people, you have ambitious goals for the future. And as your life gets more challenging, goals such as building a home or sending a child to college can demand more and more of your financial resources or change over time.

Kansas City Life Insurance Company's Premier Protection Universal Life can help you reach your goals. With careful planning, your goals are possible. In fact, it's never too early to strengthen your efforts to prepare for a more secure tomorrow.



Affordable protection coupled with growth potential

Premier Protection is a universal life (UL) insurance plan that combines affordable insurance protection with an accumulated value that earns interest at competitive interest rates. Premier Protection also features the flexibility to increase or decrease premiums or change the policy death benefit.

Most level term life insurance policies don't offer death protection beyond 30 years. That leaves few alternatives for many people in their early 30s or younger who want long-term, affordable life insurance protection.

Premier Protection helps you to plan your own path providing security today, with the growth potential you need for tomorrow. The proceeds of your policy can provide immediate cash to help:

- Replace your income and provide for your family after you're gone
- Supplement your retirement
- Pay debts and other obligations
- Settle your estate
- Fund an education

Own a company? Premier Protection can help with:

- Business continuation
- Key executive protection



Policy choices

Choose a death benefit option that's right for you and your goals. As insurance needs change, you may be eligible to switch to another option. Whichever death benefit

option you choose, death benefit proceeds generally are paid income tax free to your beneficiaries. Death benefits will be reduced by any loan balance.



Flexible premiums

You select the amount and frequency of premium payments (subject to policy provisions). As long as there is adequate cash surrender value to pay policy expenses, you can:

- Increase premiums to accumulate cash values more rapidly
- Decrease premiums when money is less available
- Stop premiums for a period of time
- Pay in advance to reduce premiums in later years

Current interest-crediting rates

Interest is credited on the accumulated value of your policy each month at a current competitive rate. And, crediting rates never fall below the minimum rate of 2% that's guaranteed in your policy. This feature allows you to build a tax-deferred cash value that can help you:

- Finance a college education
- Pay off your mortgage ahead of schedule
- Take advantage of an investment opportunity
- Start your own business
- Cover unexpected emergency expenses
- Supplement your retirement income



Customized protection

You may increase or decrease the amount of your coverage at any time – without buying a new policy (subject to minimum size requirements). Proof of insurability may be required for increases.

Other features include:

- Attractive loan privileges
- Wide variety of product riders that let you customize for many different purposes, including the ability to access policy benefits to help pay expenses associated with a terminal illness or nursing home confinement

- Ability to put additional money in policy
- An annual report that provides complete, up-to-date status of your policy and its values



Is Kansas City Life's Premier Protection Universal Life policy right for you?

If you are looking for a policy that combines affordable insurance protection with an accumulated value that earns interest at competitive interest rates, then the Premier Protection UL may be a perfect fit for you. Kansas City Life's Premier Protection UL also provides the flexibility to increase or decrease premiums or change the policy death benefit.

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 Premier Protection UL, a product of Kansas City Life Insurance Company (Home Office: Kansas City, Mo.). Policy form ICC19J203/J203 or ICC19J204/J204, rider forms R102, R211, R123, R226, ICC17R245/R245, R121, ICC19R248/R248, R208, R191, R204/R224/ICC23R254/R254, M652, R209, ICC19R249/R249, R210, ICC17R243/R243. Form numbers may differ by state. Riders may not be available in all states.

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KANSAS CITY LIFE

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