



KANSAS CITY LIFE INSURANCE COMPANY



SuperNOVASM

Universal Life

Securing a brighter tomorrow

A bright future is in your reach

If you are like most people, you have ambitious goals for the future. And as your life gets fuller, 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 SuperNOVA Universal Life can help you reach your goals. With careful planning, your goals are possible. In fact, it's never too early to intensify your efforts to prepare for a brighter tomorrow.



Low-cost protection coupled with growth potential

SuperNOVA is a universal life (UL) insurance plan that combines low-cost insurance protection with an accumulated cash value that earns interest at competitive interest rates. The SuperNOVA also features the flexibility to increase or decrease premiums or change the policy death benefit.

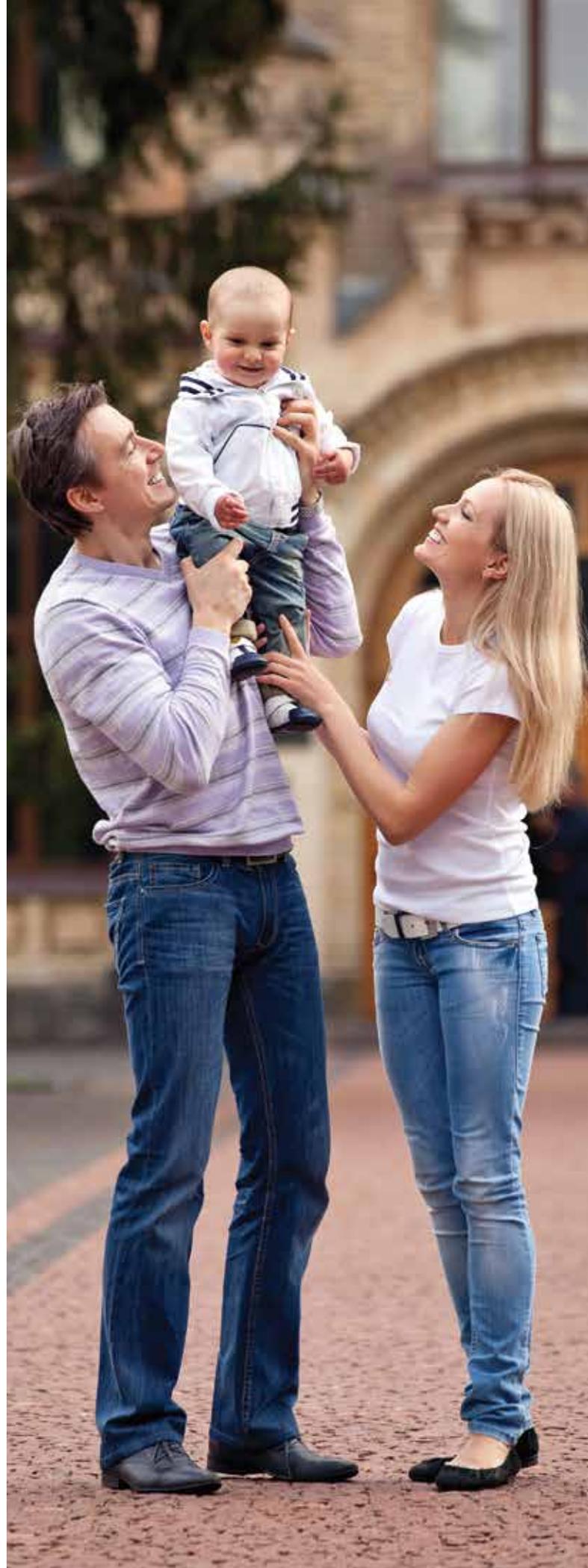
Most level term life insurance policies don't offer death protection beyond 30 years. That leaves few alternatives for many people in their early 30s or younger who want long-term, low-cost life insurance protection.

SuperNOVA lets you chart your own protection course by providing security today with the growth potential you need for tomorrow. The proceeds of your policy can provide immediate cash to:

- 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? SuperNOVA can help with:

- Business continuation
- Key executive protection



Superior cash accumulation

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 only to minimums and maximums specified in the policy). 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 3 percent that's guaranteed in your policy. This feature lets you 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

- Low current endowment premium
- Ability to put additional money in policy
- Bonus to help build greater cash value accumulation*
- Paid-up option available
- An annual report that provides complete, up-to-date status of your policy and its values

**Bonuses are not guaranteed in the policy and may not be available in all states. Some options and riders may not be available in all states. Ask your agent for details.*



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

If you are looking for a policy that combines low-cost insurance protection with an accumulated value that earns interest at competitive interest rates, then the SuperNOVA UL may be a perfect fit for you. Kansas City Life's SuperNOVA 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.



We'll be with you ... We're Kansas City Life

When Kansas City Life Insurance Company makes a promise, we stand behind it. Since 1895, we have assisted policyholders through world wars, the Great Depression and various periods of recession and inflation.

Kansas City Life's reputation is built on integrity, sound investment strategies and honest business practices. To us, integrity is not an outdated notion in today's fast-paced world. It is the guiding force behind every decision we make. Every product we sell is backed by more than 120 years of quality service and financial security.



The coverage described is for the SuperNOVA Universal Life, a product of Kansas City Life Insurance Company (Home Office: Kansas City, Mo.). Policy form J168 or J169. Form numbers may differ by state.

Security Assured.SM



KANSAS CITY LIFE

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