



KANSAS CITY LIFE INSURANCE COMPANY



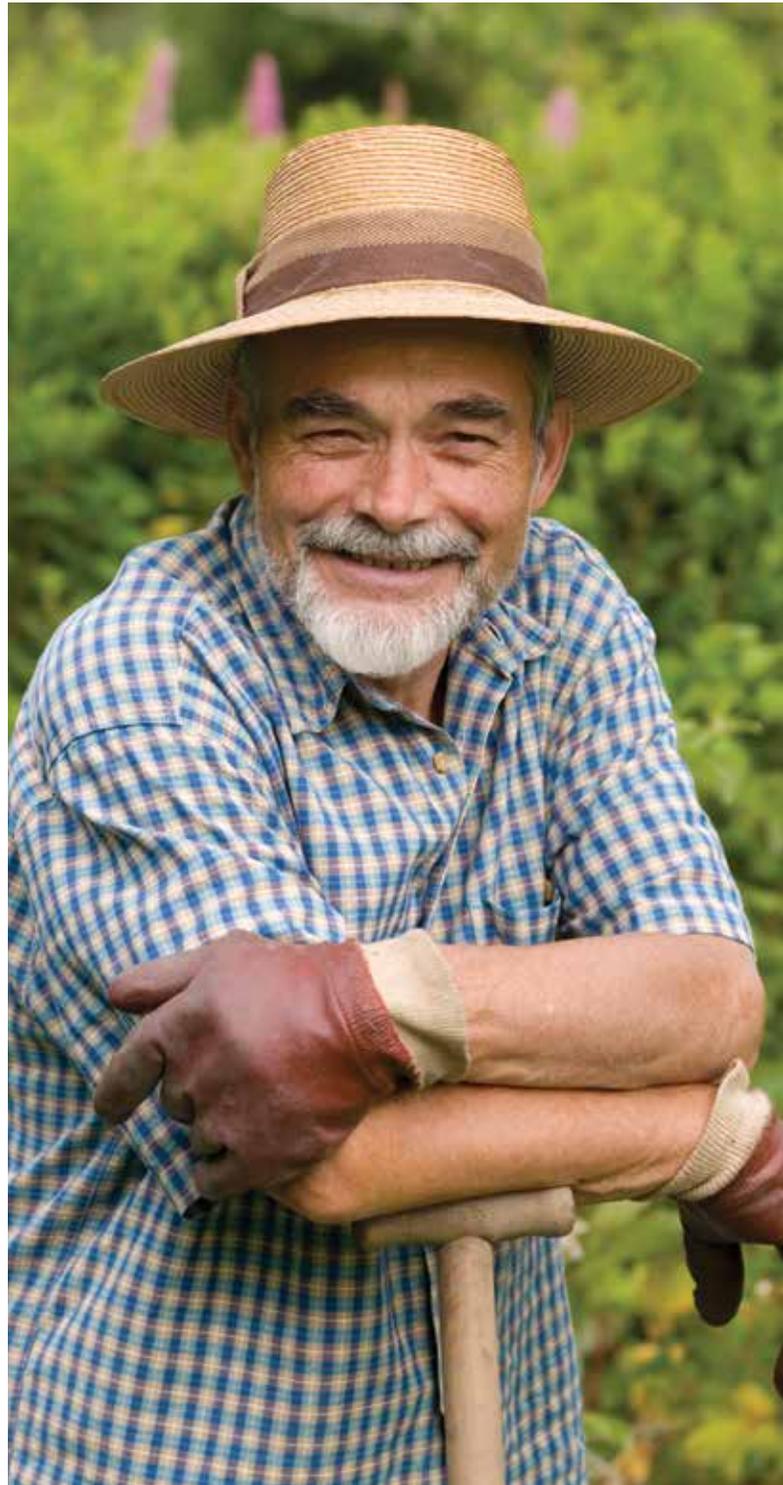
Value AssuredSM Whole Life

Guarantees in an uncertain world

Ensuring guarantees for the future

Simplicity sometimes gets lost in today's world. While modern life offers us an extraordinary variety of choices, often too many options can be overwhelming. Sometimes, the simplest course is the best.

Kansas City Life Insurance Company's Value Assured Whole Life takes you back to the basics of whole life insurance coverage. It provides an affordable way to secure your family's future and offers the types of guarantees whole life insurance has traditionally been built upon.



Guarantees for life

The Value Assured Whole Life offers attractive policy features that are guaranteed for the life of the policy. Not only does the Value Assured Whole Life build tax-deferred cash values that are guaranteed, you can access these values through a policy loan if an unexpected financial need occurs. These accumulated long-term cash values are also available for future needs such as college education for a child or grandchild, paying off your mortgage early or supplementing your retirement income.

With the Value Assured Whole Life, you also have premium predictability. Premiums are guaranteed to remain level and will never change over the life of the policy. You always know precisely what amount is due on the premium payment date. Premiums are guaranteed to provide the death benefit and the cash surrender value you expect, based on the date of issue for your policy.

Another important feature of the Value Assured Whole Life is the guaranteed death benefit. Your policy's death benefit never reduces as long as you pay the basic premium.



Valuable options

The Value Assured Whole Life offers a variety of options that let you design the kind of plan you need without sacrificing the basic guarantees of the policy.

Unlike many policies, the Value Assured Whole Life gives you the option to prepay as many annual premiums as you choose. This can be an important feature in budgeting for the future.

If your situation changes, you may opt for either a paid-up policy or an extended term life contract in lieu of cash surrender, which allows you to maintain life insurance protection, yet eliminate future premium payments.



Ease of issue

Value Assured Whole Life is a flexible product that can meet your family's unique needs. It can provide a foundation upon which you can help build your family's financial future.

The Value Assured Whole Life policy is available to persons age 0 to 80.

Various rate classes are available depending on your health, including a preferred rating, which allows you to purchase cost-effective whole life insurance coverage compared to some types of universal life insurance. The minimum coverage is \$10,000.

A medical examination is not required for coverage of less than \$50,000 unless an applicant's answers to a health questionnaire warrant such an exam. Normal underwriting guidelines apply for coverage of \$50,000 or more.



Is Kansas City Life's Value Assured Whole Life policy right for you?

If you are looking for an affordable way to secure your family's financial future with certain guaranteed policy features, then the Value Assured Whole Life may be a perfect fit for you. Kansas City Life's Value Assured Whole Life provides you with a guaranteed death benefit as well as guaranteed access

to cash surrender values* without having to worry about increasing premiums or changing interest rates affecting your cash value.

**Access to cash surrender values is available through one or more policy loans. Outstanding loans will reduce a policy's cash surrender value and death benefit. The interest rate on policy loans is 8 percent.*

Available riders for the Value Assured

- **Living Benefits Rider** – provides access to the death benefit proceeds with a terminal illness and nursing home confinement events.
- **Terminal Illness Rider** – provides an accelerated death benefit when insured is diagnosed with terminal illness with a life expectancy of 12 months or less.
- **Waiver of Premium** – provides protection in the event of the insured's future total disability.
- **Purchaser Waiver of Premium** – provides protection in the event of the owner's future total disability.
- **Accidental Death Benefit** – pays an added benefit if death results from an accident.
- **Assured Insurability** – allows for increasing coverage at specified future dates.
- **Income Assured Option** – helps maximize the death benefit payout amount.
- **Spouse's Term Insurance** – provides decreasing term life coverage on a spouse.
- **Children's Term Insurance** – provides level term life coverage on eligible children.



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 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 in this brochure is for the Value Assured Whole Life insurance issued by Kansas City Life Insurance Company (Home Office: Kansas City, Mo.). Policy form J191, rider forms R100, R110, R102, R111, M652, R210, R207, R227 and R228. Form numbers may differ by state. Coverage may not be available in all states.

Security Assured.SM



KANSAS CITY LIFE

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