Kansas City Life Insurance Company

Life Underwriting Guide

For Agent Use Only

KANSAS CITY LIFE

LIFE UNDERWRITING GUIDE

Introduction

Kansas City Life Insurance Company is dedicated to making the application process as simple and streamlined as possible. This Underwriting Requirements Guide includes information you need to get your case on its way to a quick underwriting decision.

On the following pages, you will find separate sections for ages 0 – 70, ages 71 and older, and Accelerated Underwriting that include medical requirements for age and amount, and guidelines for Preferred Elite Nontobacco, Preferred Nontobacco, Standard Select Nontobacco, and Preferred Tobacco rate classes. This information also includes build charts for each age group, rate class, and Accelerated Underwriting. You will also find a medical impairment guide, financial underwriting guide, and a medical abbreviation guide.

If you have any questions, please contact the New Business and Underwriting Department.

We hope this information assists you and we look forward to reviewing your next case.

New Business Department Contact Information
816-629-6069
Toll free fax: 877-295-3806
Email: *new_business@kclife.com*

Table of Contents

ACCELERATED UNDERWRITING GUIDELINES

Highlights of Accelerated Underwriting: Important things to keep in mind

Accelerated Underwriting is a streamlined, abbreviated underwriting process with the potential to eliminate the need for an insurance exam and laboratory testing.

Approximately 35% of applicants that pass the initial screening for age and face amount are approved through Accelerated Underwriting. However, your current sales approach should not change to ensure you don't oversell the Accelerated Underwriting process to your client. Prepare your clients for the possibility of an insurance exam and laboratory testing. If the client is approved through Accelerated Underwriting, you can congratulate them on qualifying for Accelerated Underwriting.

Accelerated Underwriting advantages:

- All Standard and Preferred risk classes are available, even Preferred Elite
- Available on entire suite of Kansas City Life products, not just selected plans
- Faster policy issue and commission payout
- Higher placement rates
- Easier process for both the agent and client

Who is eligible for the process?

1. E-application clients only
2. Clients age 18 – 49 (age nearest), face amounts $50,000 – $1,000,000
3. Clients age 50 – 59 (age nearest), face amounts $50,000 – $500,000
4. Standard or better underwriting classes

How it works

The best news for you as an agent is that your process likely requires no, or very minimal, change.

E-application

1. Complete E-application on *www.iKCLife.com*.
2. Before answering the medical questions, you will be prompted if the client wants to opt out of Accelerated Underwriting.
3. If you continue with Accelerated Underwriting, you will ask the health questions.
4. Once you and the applicant have completed the E-signature process, New Business will receive a completed E-application identified as an Accelerated Underwriting case.
5. Within two business days, you will be informed if your client is approved or if further underwriting is required. Updates on your pending policies are available under the *Pending* tile found on the Agent Portal, *www.kclic.net*.

Accelerated Underwriting: The Process

Kansas City Life's Accelerated Underwriting is an expedited and intuitive risk selection practice designed to provide a fast underwriting decision for your healthiest clients. This process uses a variety of publicly available data to render an underwriting decision without the need for an insurance exam or laboratory testing.

How do I know if Accelerated Underwriting is best for my client?

- See the Accelerated Underwriting Common Questions (Page 7), Accelerated Underwriting Guidelines (Page 13), and Eligibility Checklist (Page 8).
- Complete the E-application.
- If your client meets the eligibility checklist (Page 8), do not order the paramedical examination at the time of the application.

Accelerated Underwriting Common Questions

What is the best way to educate my client on this process?
You do not need to discuss it unless you want to. If you do discuss Accelerated Underwriting, be honest, transparent, and set appropriate expectations. Explain that an insurance exam and additional laboratory testing may be required.

What rate class should I quote?
When illustrating or quoting a risk class, be prudent. If you are unsure what rate class is best, quote standard or contact your underwriter for guidance.

How long does the process take?
Most decisions will be made within two business days after receipt of the application in the Home Office.

How will I know if an offer has been made through Accelerated Underwriting?
If your client is approved through Accelerated Underwriting, you will be notified. If your client is not approved, it does not mean they do not qualify for life insurance, it only means that there were not enough supportive factors to be approved through our Accelerated Underwriting program and the application will need to go through the traditional underwriting process.

What data elements are collected for Accelerated Underwriting?
We use the information collected from

- MIB, LLC
- Motor Vehicle Report (MVR)
- Prescription and medical data report
- Clinical lab data (if available)
- Credit data analytics

We only use information that is in compliance with The Fair Credit Reporting Act.

What if my client is not approved through Accelerated Underwriting?
Your client simply will be required to go through the traditional underwriting process, which includes an insurance exam and laboratory testing. The good news is that a new application will not be required. You will be notified promptly if traditional underwriting is mandatory and Kansas City Life will order the insurance exam and laboratory testing from ExamOne. All risk classes, except Preferred Elite, may still be available through full underwriting.

Could my client get a better or worse risk class by going through Accelerated Underwriting?
As Accelerated Underwriting is designed with statistical models, it's possible certain applicants may receive a better or worse class when compared to traditional underwriting approaches, but the majority of applicants will not be impacted in a negative manner. It is important to keep in mind if your client is approved through Accelerated Underwriting, they will receive a Standard or better risk class offer.

Anything else I should know about Accelerated Underwriting?
We will randomly identify a limited number of applications that could qualify for Accelerated Underwriting and route them through the traditional underwriting process. This will provide us the ability to affirm quality assurance standards, continue to make desired improvements and audit program results to ensure desired mortality, and ensure the agent/client experience meets expectations.

As this program is based on statistical models and includes personal data, our underwriters may not be able to provide the exact reason your application was not accepted through the Accelerated Underwriting process. We endeavor to be as transparent as we can while abiding by all HIPAA and privacy laws.

ELIGIBILITY CHECKLIST	Yes	No
Applicant is between the ages of 18 – 59 (nearest age).		
Total face amount submitted between $50,000 – $1,000,000 (18 – 49). $50,000 – $500,000 (50 – 59).		
Applicant does not have any medical conditions noted on the exclusion list.		
Applicant's build within stated guidelines.		
Applicant's family medical history within stated guidelines.		
Applicant is a citizen or has permanent residency status in the U.S. and has no plans to travel to hazardous locations. Applicant must reside in U.S.		
Applicant has not used marijuana or illegal drugs in any form in the last five years.		
Applicant has not filed for bankruptcy in the last five years.		
Applicant has not been convicted of a felony in the last 10 years.		
Applicant has not been cited for DUI or reckless driving in the last five years or had more than two moving violations in the last three years.		
Applicant has not had a previous life or disability insurance application rated or declined.		

- If your client has completed an insurance exam or laboratory testing for another insurance company in the previous 12 months, these results will be obtained and used in our underwriting assessment.
- Refer to Kansas City Life Insurance Company's Life Underwriting Guide on Pages 15 – 18 for Preferred Elite, Preferred and Standard Select eligibility.
- For quality assurance and to affirm expected mortality, a random, limited number of applications who qualify for Accelerated Underwriting will be routed through the traditional underwriting process.

Accelerated Underwriting Build Chart

Kansas City Life reserves the right to ask additional questions or pursue additional information and take final action on applicants whose build is within the parameters noted below. No exceptions will be made for Accelerated Underwriting.

		PREFERRED ELITE	PREFERRED	STANDARD SELECT	STANDARD	
Height	Min.	Max.	Max.	Max.	Min.	Max.
4'8"	83	127	135	146	78	152
4'9"	86	132	140	151	81	157
4'10"	89	136	145	157	84	163
4'11"	92	141	150	163	87	169
5'0"	95	146	155	168	90	174
5'1"	98	151	160	174	93	180
5'2"	102	156	165	180	96	186
5'3"	105	161	171	185	99	192
5'4"	108	166	176	191	102	198
5'5"	112	171	182	197	105	205
5'6"	115	176	187	203	109	211
5'7"	119	182	193	210	112	217
5'8"	122	187	199	216	115	224
5'9"	126	192	205	222	119	230
5'10"	129	198	211	229	122	237
5'11"	133	204	217	235	126	244
6'0"	137	210	223	242	129	251
6'1"	141	216	229	249	133	258
6'2"	145	222	235	255	136	265
6'3"	149	228	242	262	140	272
6'4"	152	234	248	269	144	279
6'5"	157	240	255	277	148	287
6'6"	161	247	261	284	152	294
6'7"	165	253	268	291	155	301
6'8"	169	259	275	299	159	309
6'9"	173	266	282	306	163	317

Accelerated Underwriting Medical History Exclusions

Proposed insureds that have been diagnosed with any medical condition below are not eligible for Accelerated Underwriting. Kansas City Life reserves the right to ask additional questions or pursue additional information and take final action on medical history listed and not listed below.

- Alcohol Abuse/Treatment
- Asthma – moderate/severe
- Atrial Fibrillation
- Bariatric Surgery (Gastric Bypass or Sleeve/Lap Banding)
- Barrett's Esophagus
- Bipolar Disorder
- Cancer (except some basal cell or squamous cell cancers)
- Chronic Obstructive Pulmonary Disease/Emphysema
- Chronic Pain
- Crohn's Disease
- Depression/Anxiety – moderate/severe
- Diabetes
- Drug Abuse/Treatment
- Eating Disorders
- Epilepsy/Seizures
- Heart Disease/surgery – any form
- Hepatitis B&C
- Immune Deficiency
- Kidney Disease
- Melanoma
- Multiple Sclerosis (MS)
- Paralysis
- Parkinson's Disease
- Peripheral Vascular Disease
- Rheumatoid Arthritis
- Stroke/Transient Ischemic Attack (TIA)
- Systemic Lupus Erythematosus (SLE)
- Ulcerative Colitis

Certain medical or laboratory testing, tissue biopsies, and medical history not listed above may require an attending physician statement (APS).

TRADITIONAL UNDERWRITING GUIDELINES AGES 0 – 70

Traditional Medical Underwriting Guidelines

Amounts	0 – 17	18 – 40	41 – 49	50 – 59	60 – 70
$0 to $49,999	Non-Med	Non-Med	Non-Med	Non-Med	Non-Med Rx Search
$50,000 to $99,999	Non-Med	Non-Med Rx Search LabPiQture MVR	Non-Med Rx Search LabPiQture MVR	Paramed Blood Profile HOS MVR	Paramed Blood Profile HOS Rx Search MVR
$100,000 to $250,000	Non-Med	Paramed Blood Profile HOS / MVR	Paramed Blood Profile HOS / MVR	Paramed Blood Profile HOS / MVR Rx Search	Paramed Blood Profile HOS / MVR Rx Search
$250,001 to $500,000	Consult Home Office	Paramed Blood Profile HOS / MVR	Paramed Blood Profile HOS / MVR	Paramed Blood Profile HOS / MVR Rx Search	Paramed Blood Profile HOS / MVR Rx Search
$500,001 to $1,000,000	Consult Home Office	Paramed Blood Profile HOS / MVR	Paramed Blood Profile HOS / MVR	Paramed Blood Profile HOS / MVR Rx Search	Paramed Blood Profile HOS / MVR EKG Rx Search APS
$1,000,001 to $3,000,000	Consult Home Office	Paramed Blood Profile HOS / MVR Rx Search	Paramed Blood Profile HOS / MVR Rx Search EIR	Paramed Blood Profile HOS / MVR EKG Rx Search APS EIR	Paramed Blood Profile HOS / MVR EKG Rx Search APS / PFS / EIR
$3,000,001 to $5,000,000	Consult Home Office	Paramed Blood Profile HOS / MVR Rx Search APS EIR / PFS	Paramed Blood Profile HOS / MVR EKG Rx Search APS / EIR PFS	Paramed Blood Profile HOS / MVR EKG Rx Search APS / EIR PFS	Paramed Blood Profile HOS / MVR EKG Rx Search APS / EIR PFS
$5,000,001+	Consult Home Office	Paramed Blood Profile HOS / MVR EKG Rx Search APS / IR / EIR 3rd Party Financials	Paramed Blood Profile HOS / MVR EKG Rx Search APS / IR / EIR 3rd Party Financials	Paramed Blood Profile HOS / MVR EKG Rx Search APS / IR / EIR 3rd Party Financials	Paramed Blood Profile HOS / MVR EKG Rx Search APS / IR / EIR 3rd Party Financials

KEY

- **Non-Med** – Medical Questions Completed by Writing Agent/Applicant (application – Page 5)
- **Consult Home Office** – Contact Underwriter for Requirements
- **MVR** – Motor Vehicle Report (ordered by Home Office)
- **Paramed** – Exam with Health Questions Completed by Paramedical Examiner
- **Blood Profile** – Blood Draw/Urine Collection Completed by Paramedical Examiner
- **HOS** – Urine Specimen Collected by Paramedical Examiner
- **EKG** – Electrocardiogram Completed by Paramedical Examiner
- **Rx Check** – Prescription Database Search (ordered by Home Office)
- **LabPiQture** – Clinical Laboratory Results (ordered by Home Office)
- **EIR** – Electronic Inspection Report (ordered by Home Office)
- **PFS** – Personal Financial Statement (Form FQ)
- **APS** – Attending Physician Statement (ordered by Home Office)
- **IR** – Telephone Interview Completed by Applicant (ordered by Home Office)
- **3rd Party Financials** – Attorney/Accountant or other Third Party Prepared Financial Statement Provided by Applicant

Amount is determined by coverage applied for plus coverage in force with Kansas City Life Insurance Company issued within the last two years.

Preparing the Client for the Paramedical Exam

A paramedical exam may be required based on the applicant's age, medical history, and coverage amount requested. An insurance examiner will ask all medical questions and obtain measurements of blood pressure, pulse, height, and weight. The examiner will also draw a small amount of blood, which will be analyzed for cholesterol level, blood sugar level, as well as other blood chemistry values to assess the applicant's kidney and liver function. The applicant will be asked to provide a urine specimen which will be checked for the presence of blood, protein, sugar, nicotine, etc. An electrocardiogram may also be a requirement based on their age and the amount of life insurance coverage applied for.

To prepare for the insurance exam, you can achieve the best results if the applicant:
- Limits salt and high-cholesterol foods 24 hours prior to the examination
- Avoids strenuous exercise 12 hours prior to the examination
- Refrains from drinking alcoholic beverages for at least 12 hours prior to the appointment
- Limits caffeine and nicotine one hour prior to the appointment
- Drinks a glass of water one hour prior to the appointment
- Gets a good night of sleep prior to the examination

The applicant will receive a copy of their laboratory results directly from the laboratory or by logging on to *www.myexamone.com*.

Preferred Elite Underwriting Guidelines

Tobacco use	Five years nicotine free
Blood Pressure control	0 – 50: 135/85 (With or without treatment) 51 – 70: 140/90 (With or without treatment)
Cholesterol	Total cholesterol ≤ 220, Chol/HDL ratio ≤ 5.0 (with or without treatment) Or Total cholesterol ≤ 230, Chol/HDL ratio ≤ 4.5 (with or without treatment) Or Total cholesterol ≤ 240, Chol/HDL ratio ≤ 4.0 (with or without treatment)
Laboratory	18 – 40: A1C < 5.8 41 – 59: A1C < 5.9 60 – 70: A1C < 6.0
Build	See chart below
MVR	Two violations in last three years, no DUI or reckless driving in last five years
Alcohol/Substance Abuse	No history of, or treatment for alcohol or substance abuse in last 15 years
Personal History	No cardiovascular disease, diabetes, stroke, or cancer (excluding certain non-melanoma skin cancers)
Family History	No cardiovascular disease or cancer prior to age 60 (parents or siblings)
Aviation or Hazardous Avocation	No aviation or ratable avocations (except for commercial pilots)

PREFERRED ELITE			PREFERRED ELITE		
Height	**Min. Weight**	**Max. Weight**	**Height**	**Min. Weight**	**Max. Weight**
4’8”	83	127	5’9”	126	192
4’9”	86	132	5’10”	129	198
4’10”	89	136	5’11”	133	204
4’11”	92	141	6’0”	137	210
5’0”	95	146	6’1”	141	216
5’1”	98	151	6’2”	145	222
5’2”	102	156	6’3”	149	228
5’3”	105	161	6’4”	152	234
5’4”	108	166	6’5”	157	240
5’5”	112	171	6’6”	161	247
5’6”	115	176	6’7”	165	253
5’7”	119	182	6’8”	169	259
5’8”	122	187	6’9”	173	266

Preferred Nontobacco Underwriting Guidelines

Tobacco use	Three years nicotine free (excludes cigar and chewing tobacco use up to 12 times per year and nicotine negative on insurance exam)
Blood Pressure control	0 – 50: 140/85 (with or without treatment) 51 – 70: 145/90 (with or without treatment)
Cholesterol	Total cholesterol ≤ 250, Chol/HDL ratio ≤ 6.0 (with or without treatment) Or Total cholesterol ≤ 265, Chol/HDL ratio ≤ 5.5 (with or without treatment)
Laboratory	18 – 40: A1C < 5.9 41 – 59: A1C < 6.0 60 – 70: A1C ≤ 6.0
Build	See chart below
MVR	Two violations in last three years, no DUI or reckless driving in last five years
Alcohol/Substance Abuse	No history of, or treatment for alcohol or substance abuse in last 10 years
Personal History	No cardiovascular disease, diabetes, stroke, or cancer (excluding certain non-melanoma skin cancers) (excluding certain testicular and thyroid cancers if treatment completed > 20 years ago)
Family History	No deaths from cardiovascular disease or cancer prior to age 60 (parents or siblings)
Aviation or Hazardous Avocation	No aviation or ratable avocations (except for commercial pilots or private pilots up to age 70 with an instrument flight rating or IFR, at least 1,000 total flight hours and 50 – 250 annual flight hours)

PREFERRED			PREFERRED		
Height	Min. Weight	Max. Weight	Height	Min. Weight	Max. Weight
4’8”	83	135	5’9”	126	205
4’9”	86	140	5’10”	129	211
4’10”	89	145	5’11”	133	217
4’11”	92	150	6’0”	137	223
5’0”	95	155	6’1”	141	229
5’1”	98	160	6’2”	145	235
5’2”	102	165	6’3”	149	242
5’3”	105	171	6’4”	152	248
5’4”	108	176	6’5”	157	255
5’5”	112	182	6’6”	161	261
5’6”	115	187	6’7”	165	268
5’7”	119	193	6’8”	169	275
5’8”	122	199	6’9”	173	282

Standard Select Nontobacco Underwriting Guidelines

Tobacco use	One year nicotine free (excludes cigar and chewing tobacco use up to 12 times per year and nicotine negative on insurance exam)
Blood Pressure control	0 – 49: 145/90 (with or without treatment) 50 – 70: 150/90 (with or without treatment)
Cholesterol	Total cholesterol ≤ 270, Chol/HDL ratio ≤ 6.5 (with or without treatment) Or Total cholesterol ≤ 300, Chol/HDL ratio ≤ 6.0 (with or without treatment)
Laboratory	18 – 40: A1C < 6.0 41 – 59: A1C ≤ 6.0 60 – 70: A1C ≤ 6.2
Build	See chart below
MVR	Two violations in last three years, no DUI or reckless driving in last five years
Alcohol/Substance Abuse	No history of, or treatment for alcohol or substance abuse in last 5 years
Personal History	No cardiovascular disease, diabetes, stroke, or cancer (excluding certain non-melanoma skin cancers) (excluding certain testicular, thyroid, prostate, and cervical cancers if treatment completed > 20 years ago)
Family History	One cardiovascular or cancer death prior to age 60 (parents or siblings)
Aviation or Hazardous Avocation	No aviation or ratable avocations (except for commercial pilots or private pilots up to age 70 with an instrument flight rating or IFR, at least 1,000 total flight hours and 50 – 250 annual flight hours)

STANDARD SELECT			STANDARD SELECT		
Height	Min. Weight	Max. Weight	Height	Min. Weight	Max. Weight
4’8”	83	146	5’9”	126	222
4’9”	86	151	5’10”	129	229
4’10”	89	157	5’11”	133	235
4’11”	92	163	6’0”	137	242
5’0”	95	168	6’1”	141	249
5’1”	98	174	6’2”	145	255
5’2”	102	180	6’3”	149	262
5’3”	105	185	6’4”	152	269
5’4”	108	191	6’5”	157	277
5’5”	112	197	6’6”	161	284
5’6”	115	203	6’7”	165	291
5’7”	119	210	6’8”	169	299
5’8”	122	216	6’9”	173	306

Preferred Tobacco Underwriting Guidelines

Tobacco use
Any use in the last 12 months
(includes cigarettes, pipe, e-cigarettes/vaping, marijuana, and other nicotine substitutes)
(See Preferred Nontobacco and Standard Select Nontobacco guidelines for occasional use exception guidelines)

Blood Pressure control
0 – 50: 140/85 (with or without treatment)
51 – 70: 145/90 (with or without treatment)

Cholesterol
Total cholesterol ≤ 250, Chol/HDL ratio ≤ 6.0 (with or without treatment)
Or
Total cholesterol ≤ 265, Chol/HDL ratio ≤ 5.5 (with or without treatment)

Laboratory
18 – 40: A1C < 5.9
41 – 59: A1C < 6.0
60 – 70: A1C ≤ 6.0

Build
See chart below

MVR
Two violations in last three years, no DUI or reckless driving in last five years

Alcohol/Substance Abuse
No history of, or treatment for alcohol or substance abuse in last 10 years

Personal History
No cardiovascular disease, diabetes, stroke, or cancer (excluding certain non-melanoma skin cancers) (excluding certain testicular and thyroid cancers if treatment completed > 20 years ago)

Family History
No deaths from cardiovascular disease or cancer prior to age 60 (parents or siblings)

Aviation or Hazardous Avocation
No aviation or ratable avocations (except for commercial pilots or private pilots up to age 70 with an instrument flight rating or IFR, at least 1,000 total flight hours and 50 – 250 annual flight hours)

PREFERRED			PREFERRED		
Height	Min. Weight	Max. Weight	Height	Min. Weight	Max. Weight
4’8”	83	135	5’9”	126	205
4’9”	86	140	5’10”	129	211
4’10”	89	145	5’11”	133	217
4’11”	92	150	6’0”	137	223
5’0”	95	155	6’1”	141	229
5’1”	98	160	6’2”	145	235
5’2”	102	165	6’3”	149	242
5’3”	105	171	6’4”	152	248
5’4”	108	176	6’5”	157	255
5’5”	112	182	6’6”	161	261
5’6”	115	187	6’7”	165	268
5’7”	119	193	6’8”	169	275
5’8”	122	199	6’9”	173	282

MATURE UNDERWRITING GUIDELINES
Ages 71 and Older

Mature Underwriting Guidelines

(Ages 71 and older)

Amounts	71+
$0 to $49,999	Non-Med / APS Rx Search LabPiQture
$50,000 to $99,999	Paramed Blood Profile HOS MVR / APS Rx Search Senior Q
$100,000 to $250,000	Paramed Sr. Assessment Blood Profile HOS / MVR Rx Search APS
$250,001 to $500,000	Paramed Sr. Assessment Blood Profile HOS / MVR Rx Search EKG APS
$500,001 to $1,000,000	Paramed Sr. Assessment Blood Profile HOS / MVR EKG Rx Search APS
$1,000,001 to $3,000,000	Paramed Sr. Assessment Blood Profile HOS / MVR EKG Rx Search APS / PFS / EIR
$3,000,001 to $5,000,000	Paramed Sr. Assessment Blood Profile HOS / MVR EKG Rx Search APS / EIR 3rd Party Financials
$5,000,001+	Paramed Sr. Assessment Blood Profile HOS / MVR EKG Rx Search APS / IR / EIR 3rd Party Financials

KEY

- **Non-Med** – Medical Questions Completed by Writing Agent/Applicant (application – Page 5)
- **Consult Home Office** – Contact Underwriter for Requirements
- **MVR** – Motor Vehicle Report (ordered by Home Office)
- **Paramed** – Insurance Exam Completed by Paramedical Examiner
- **Blood Profile** – Blood Draw/Urine Collection Completed by Paramedical Examiner
- **HOS** – Urine Specimen Collected by Paramedical Examiner
- **EKG** – Electrocardiogram Completed by Paramedical Examiner
- **Rx Check** – Prescription Database Search (ordered by Home Office)
- **EIR** – Electronic Inspection Report (ordered by Home Office)
- **PFS** – Personal Financial Statement (Form FQ)
- **APS** – Attending Physician Statement (ordered by Home Office)
- **Senior Q** – Supplement Completed by Proposed Insured at Time of Application – Sent in with Application by Producer
- **Senior Assessment** – Five Word Delayed Word Recall/Get Up and Go/Clock Draw Completed by Paramedical Examiner
- **IR** – Telephone Interview Completed by Applicant (ordered by Home Office)
- **3rd Party Financials** – Attorney/Accountant or other Third Party Prepared Financial Statement Provided by Applicant

Amount is determined by coverage applied for plus coverage in force with Kansas City Life Insurance Company issued within the last two years.

Preferred Elite Underwriting Guidelines

Mature (Ages 71 and older)

Tobacco use	Five years nicotine free
Blood Pressure control	140/90 average in last year (with or without treatment)
Cholesterol	Total cholesterol ≤ 240, Chol/HDL ratio ≤ 5.0 (with or without treatment) Or Total cholesterol ≤ 250, Chol/HDL ratio ≤ 4.5 (with or without treatment)
Laboratory	A1C ≤ 6.0
Build	See chart below
MVR	Two violations in last three years, no DUI or reckless driving in last five years
Alcohol/Substance Abuse	No history of, or treatment for alcohol or substance abuse in last 15 years
Personal History	No cardiovascular disease, diabetes, stroke, or cancer (excluding certain non-melanoma skin cancers)
Family History	No deaths from cardiovascular disease or cancer prior to age 60 (parents or siblings)
Aviation or Hazardous Avocation	No aviation or ratable avocations (except for commercial pilots)

PREFERRED ELITE			PREFERRED ELITE		
Height	**Min. Weight**	**Max. Weight**	**Height**	**Min. Weight**	**Max. Weight**
4’8”	83	127	5’9”	126	192
4’9”	86	132	5’10”	129	198
4’10”	89	136	5’11”	133	204
4’11”	92	141	6’0”	137	210
5’0”	95	146	6’1”	141	216
5’1”	98	151	6’2”	145	222
5’2”	102	156	6’3”	149	228
5’3”	105	161	6’4”	152	234
5’4”	108	166	6’5”	157	240
5’5”	112	171	6’6”	161	247
5’6”	115	176	6’7”	165	253
5’7”	119	182	6’8”	169	259
5’8”	122	187	6’9”	173	266

Preferred Nontobacco Underwriting Guidelines

Mature (Ages 71 and older)

Tobacco use	Three years nicotine free (excludes cigar and chewing tobacco use up to 12 times per year and nicotine negative on insurance exam)
Blood Pressure control	150/90 average in last year (with or without treatment)
Cholesterol	Total cholesterol ≤ 260, Chol/HDL ratio ≤ 6.0 (with or without treatment) Or Total cholesterol ≤ 275, Chol/HDL ratio ≤5.5 (with or without treatment)
Laboratory	A1C ≤ 6.0
Build	See chart below
MVR	Two violations in last three years, no DUI or reckless driving in last five
Alcohol/Substance Abuse	No history of, or treatment for alcohol or substance abuse in last 10 years
Personal History	No cardiovascular disease, diabetes, stroke, or cancer (excluding certain non-melanoma skin cancers, testicular and thyroid cancers if treatment completed >20 years ago)
Family History	No deaths from cardiovascular disease or cancer prior to age 60 (parents only)
Aviation or Hazardous Avocation	No aviation or ratable avocations (except for commercial pilots)

PREFERRED			PREFERRED		
Height	Min. Weight	Max. Weight	Height	Min. Weight	Max. Weight
4’8”	83	136	5’9”	126	207
4’9”	86	141	5’10”	129	213
4’10”	89	146	5’11”	133	219
4’11”	92	151	6’0”	137	225
5’0”	95	157	6’1”	141	232
5’1”	98	162	6’2”	145	238
5’2”	102	167	6’3”	149	244
5’3”	105	173	6’4”	152	251
5’4”	108	178	6’5”	157	258
5’5”	112	184	6’6”	161	264
5’6”	115	189	6’7”	165	271
5’7”	119	195	6’8”	169	278
5’8”	122	201	6’9”	173	285

Standard Select Nontobacco Underwriting Guidelines

Mature (Ages 71 and older)

Tobacco use	One year nicotine free (excludes cigar and chewing tobacco use up to 12 times per year and nicotine negative on insurance exam)
Blood Pressure control	150/90 (with or without treatment)
Cholesterol	Total cholesterol ≤ 270, Chol/HDL ratio ≤ 7.0 (with or without treatment) Or Total cholesterol ≤ 300, Chol/HDL ratio ≤ 6.0 (with or without treatment)
Laboratory	See personal history
Build	See chart below
MVR	Two violations in last three years, no DUI or reckless driving in last five years
Alcohol/Substance Abuse	No history of, or treatment for alcohol or substance abuse in last 5 years
Personal History	No cardiovascular disease, stroke, or cancer (excluding certain non-melanoma skin cancers, testicular, thyroid, prostate, and cervical cancers if treatment completed > 20 years ago) Type II Diabetes is acceptable if A1C < 6.6, insulin not required and without complications.
Family History	No restrictions
Aviation or Hazardous Avocation	No aviation or ratable avocations (except for commercial pilots)

STANDARD SELECT			STANDARD SELECT		
Height	**Min. Weight**	**Max. Weight**	**Height**	**Min. Weight**	**Max. Weight**
4’8”	83	150	5’9”	126	228
4’9”	86	155	5’10”	129	234
4’10”	89	161	5’11”	133	241
4’11”	92	167	6’0”	137	248
5’0”	95	172	6’1”	141	255
5’1”	98	178	6’2”	145	262
5’2”	102	184	6’3”	149	269
5’3”	105	190	6’4”	152	276
5’4”	108	196	6’5”	157	283
5’5”	112	202	6’6”	161	291
5’6”	115	208	6’7”	165	298
5’7”	119	215	6’8”	169	306
5’8”	122	221	6’9”	173	314

Preferred Tobacco Underwriting Guidelines

Mature (Ages 71 and older)

Tobacco use	***Any*** use in the last 12 months (includes cigarettes, pipe, e-cigarettes/vaping, marijuana, and other nicotine substitutes) (See Preferred Nontobacco and Standard Select Nontobacco guidelines for occasional use exception guidelines)
Blood Pressure control	150/90 average in last year (with or without treatment)
Cholesterol	Total cholesterol ≤ 260, Chol/HDL ratio ≤ 6.0 (with or without treatment) Or Total cholesterol ≤ 275, Chol/HDL ratio ≤ 5.5 (with or without treatment)
Laboratory	A1C ≤ 6.0
Build	See chart below
MVR	Two violations in last three years, no DUI or reckless driving in last five
Alcohol/Substance Abuse	No history of, or treatment for alcohol or substance abuse in last 10 years
Personal History	No cardiovascular disease, stroke, or cancer (excluding certain non-melanoma skin cancers, testicular and thyroid cancers if treatment completed >20 years ago)
Family History	No deaths from cardiovascular disease or cancer prior to age 60 (parents only)
Aviation or Hazardous Avocation	No aviation or ratable avocations (except for commercial pilots)

PREFERRED			PREFERRED		
Height	Min. Weight	Max. Weight	Height	Min. Weight	Max. Weight
4’8”	83	136	5’9”	126	207
4’9”	86	141	5’10”	129	213
4’10”	89	146	5’11”	133	219
4’11”	92	151	6’0”	137	225
5’0”	95	157	6’1”	141	232
5’1”	98	162	6’2”	145	238
5’2”	102	167	6’3”	149	244
5’3”	105	173	6’4”	152	251
5’4”	108	178	6’5”	157	258
5’5”	112	184	6’6”	161	264
5’6”	115	189	6’7”	165	271
5’7”	119	195	6’8”	169	278
5’8”	122	201	6’9”	173	285

Approved Paramedical Companies

APPS *www.appslive.com*, 800-247-0935
ExamOne *www.examone.com*, 877-933-9261

Examiners associated with appointed paramedical organizations will be aware of our requirements for the age and amount applied for. They should have the necessary supplies including blood profile kits.

Kansas City Life strongly encourages the use of our approved paramedical vendors.

The many advantages include:

- Vendors have been approved by Kansas City Life and provide strong assurances regarding security that our customer, employee, agent, and Company nonpublic personal information (NPPI) will be held in strict confidence.
- Vendors are held to contracted service-level agreements providing leverage for issue resolution, efficiency, and competitive pricing.
- Internal partner support for vendor-related issues.
- Ordered results are electronically transmitted directly to Kansas City Life and enter our workflow environment immediately for quick review and eliminates additional agent involvement.
- Kansas City Life's E-application includes hyperlinks to Exam One and APPS websites for easy scheduling.

Financial Underwriting Guidelines

Purpose	Formula	
Personal Coverage and Income Replacement (Factor x Income)	Age	Factor
	to 40	30
	41 – 45	25
	46 – 50	20
	51 – 55	15
	56 – 60	12
	61 – 65	10
	66 – 70	5
	71 and older	Individual Consideration
Estate Planning	Taxable Estate Value x Tax Rate	
Juvenile Coverage	Individual Consideration	
Charitable Giving	Individual Consideration	
Buy/Sell, Stock Redemption	Business Valuation x Percent of Ownership	
Key Person	5 – 10 x Current Salary Plus Bonus	
Creditor, Loan Coverage	Up to 80% of Outstanding Loan Amount	

Please keep in mind that the above guidelines are rules of thumb and should not be used in place of in-depth financial planning analysis of a client's needs. For more specific information and requirements, refer to the Financial Underwriting module.

Conditional Receipt

If the proposed Insured dies before coverage under a Conditional Receipt terminates, Kansas City Life will pay the Receipt benefit described below to the beneficiary named in the application, subject to the Conditions.

The Owner must read the Conditional Receipt carefully. No coverage is in force other than as stated in the Conditional Receipt. No agent may change the terms of the Conditional Receipt. No coverage will be effective under a Conditional Receipt if advance payment is not made by check or Pre-Authorized Check Plan (PAC).

Conditions

If the amount received by check or PAC Plan with the application is at least one month's premium for the policy applied for, the coverage will be in effect as of the date of the Conditional Receipt, BUT ONLY IF the proposed Insured is hereafter determined by the Company according to the underwriting standards of the Company then in effect to be insurable for the policy exactly as applied for.

Fraud or material misrepresentations invalidate the Conditional Receipt and the Company's only liability is for refund of any payment made. All parts of the application must be completed and received by the Company.

No one is authorized to accept money on proposed Insureds under 15 days of age or over age 70 (last birthday). No coverage will be effective under a Conditional Receipt for a proposed Insured under 15 days of age or over age 70 (last birthday).

Benefit

The benefit under a Conditional Receipt is an amount equal to the lesser of the Specified/Face Amount applied for on the proposed Insured in the application or $500,000. The benefit provided by a Conditional Receipt is further limited as follows:

1. The maximum total coverage provided under all Conditional Receipts of the Company in effect on the proposed Insured is limited to $500,000;
2. For death due to suicide, the Company's liability is limited to return of any amount paid with the application;
3. A Conditional Receipt is not effective as to any rider or supplemental benefits to the policy;
4. If payment is made by check or draft, coverage is effective only if the check or draft is honored on first presentation for payment;
5. In no event may a Conditional Receipt and the policy applied for provide coverage at the same time.

Date Coverage Terminates

The coverage provided by a Conditional Receipt will end on the earliest of:

1. The date coverage becomes effective under the policy applied for;
2. The date the Company mails notice of termination of coverage to the Owner;
3. 60 days from the date of the Conditional Receipt; or
4. The date the Owner withdraws the application for insurance.

If an application is declined or withdrawn, the Company will immediately refund any amount paid with the application.

All premium checks must be payable to Kansas City Life Insurance Company. Do not make check payable to the agent or leave the payee blank.

Medical Impairments

IMPAIRMENT	DETAILS	POSSIBLE OFFER
Alcohol Abuse – Treated and Total Abstinence	0 – 2 years ago 2 – 4 years ago 4 – 6 years ago 6 or more years ago	Postpone Table 6 – 12 Table 2 – 6 Standard
Anxiety	Mild Moderate Severe	Standard Standard – Table 2 Table 2 up
Atrial Fibrillation	Paroxysmal < 4 attacks a year Chronic	Standard – Table 2 Table 4 – Decline
Asthma	Mild Moderate Severe With current tobacco use	Standard Table 2 – 6 Table 6 – Decline Add 2 Tables
Bipolar Disorder	Mild Moderate Severe	Table 2 – 4 Table 4 – 6 Decline
Breast Cancer	Call Home Office and provide age diagnosed, current age, stage, Ductal or Lobular, years since treatment, type of treatment: Mastectomy, Lumpectomy, Chemo, Radiation	Standard – Decline
Cancer – Other types	Call Home Office. Get type, stage, grade, date diagnosed, type of treatment, when treated, etc.	Standard – Decline
COPD/Emphysema	Mild Moderate Severe/Extreme Oxygen Use With current tobacco use	Table 2 – 4 Table 6 – 8 Decline Decline Add 2 Tables
Chronic Pain	Mild Moderate Severe	Standard – Table 2 Table 4 – 6 Decline
Congestive Heart Failure (CHF)	Current Past history, single episode with no continuing treatment or evidence of CHF	Decline Table 2 – Decline
Coronary Artery Disease (CAD)	Depends on age at diagnosis, current age, severity, treatment, current heart function.	Table 2 – Decline
Crohn’s Disease	Age 35 and younger Age 35 and older	Standard – Table 4 Standard – Table 3
Depression	Mild Moderate Severe	Standard – Table 2 Table 4 – 6 Decline

Medical Impairments

IMPAIRMENT	DETAILS	POSSIBLE OFFER
Diabetes	Type II-current age: Younger than age 7 8 – 19 20 – 29 30 – 39 40 – 49 50 – 59 60 – 69 70 – 79 ≥ 80 Type I Diabetes Current Tobacco use or use within the past year.	 Decline Table 8 – Decline Table 6 – 10 Table 4 – 8 Table 3 – 7 Table 2 – 6 Standard – Table 5 Standard – Table 2 Standard – Table 2 Add 2 – 3 tables to Type II offer Add 2 tables to Type II offer
Drug Use	Current Past history > 6 years ago	Decline Standard – Decline
Epilepsy/Seizures	Depends on type of seizure, number of seizures per year, date of last seizure, treatment.	Standard – Decline
Fibromyalgia	Mild Moderate Severe	Standard – Table 2 Table 4 – 6 Usually Decline
Gastric Surgery	Banding-time since surgery: ≤ 3 months 3 months to 2 years > 2 years Bypass-time since surgery: < 6 months > 6 months to < 2 years 2 years to 5 years > 5 years	 Postpone Table B Standard – Table B Postpone Table 3 Table 2 Standard – Table 2
Heart Valve Repair		Table 2 – Decline
Heart Valve Replacement		Table 3 – Decline
High Blood Pressure	Treated with good control	Preferred
Marijuana	Current use: Depends on age and frequency of use.	Standard Tobacco – Decline
Melanoma	Depends on thickness, lymph node involvement, metastasis, years since completion of initial treatment, H/O dysplastic nevi.	Standard – Decline
Prostate Cancer	Call Home Office and provide: How treated: Prostatectomy, Chemo, Radiation, Surveillance only. Stage, Grade, Gleason score, current PSA	Standard – Decline
Rheumatoid Arthritis	Mild Moderate Severe	Standard – Table 2 Table 2 – 4 Table 4 – Decline

Medical Impairments

IMPAIRMENT	DETAILS	POSSIBLE OFFER
Sleep Apnea	With treatment:	
	Mild	Standard
	Moderate	Standard – Table 3
	Severe	Table 2 – Decline
	Without treatment	Table 3 – Decline
Stroke/Cerebral Vascular Accident (CVA)	Single Stroke:	
	< 6 months	Decline
	Mild	Table 5 – 8 with flat extra
	Moderate	Add 2 Tables to Mild
	Severe	Decline
	Multiple Strokes:	Decline
Transient Ischemic Attack (TIA)	Time since TIA:	
	< 3 months	Postpone
	3 months – 2 years	Table 3 – 6 plus flat extra
	> 2 years	Table 2 – 4
	With tobacco use	Add 3 Tables
	Multiple TIAs	Table 4 up with flat extra
Ulcerative Colitis	Depends on pattern, severity, and duration of disease.	Standard – Decline

Common Medical Abbreviations

A1C	Hemoglobin A1c
AAA	Abdominal Aortic Aneurysm
ADHD	Attention Deficit Hyperactivity Disorder
AFIB	Atrial Fibrillation
ASD	Atrial Septal Defect
APS	Attending Physician Statement
ASHD	Arteriosclerotic Heart Disease
BPH	Benign Prostatic Hypertrophy
CABG	Coronary Artery Bypass Graft
CAD	Coronary Artery Disease
CHF	Congestive Heart Failure
CLL	Chronic Lymphocytic Leukemia
COPD	Chronic Obstructive Pulmonary Disease
CVA	Cerebral Vascular Accident (stroke)
DM	Diabetes Mellitus
DVT	Deep Vein Thrombosis
Dx	Diagnosis
EKG	Electrocardiogram
ETT	Exercise Tolerance Test
FBS	Fasting Blood Sugar
GFR	Glomerular Filtration Rate (kidney function)
HTN	Hypertension
HOS	Home Office Specimen (urinalysis)
IDDM	Insulin Dependent Diabetes Mellitus
KFT	Kidney Function Test
LFT	Liver Function Test
LVH	Left ventricular Hypertrophy (heart enlargement)
MI	Myocardial Infarction (heart attack)
MIB	Medical Information Bureau
MRI	Magnetic Resonance Imaging

Common Medical Abbreviations

MVP	Mitral Valve Prolapse
MVR	Motor Vehicle Report
NIDDM	Non-Insulin-Dependent Diabetes Mellitus
NHL	Non-Hodgkin's Lymphoma
OA	Osteoarthritis
OCD	Obsessive-Compulsive Disorder
OSA	Obstructive Sleep Apnea
PAD	Peripheral Artery Disease (also see PVD)
PFT	Pulmonary Function Test
PKD	Polycystic Kidney Disease
PSA	Prostate Specific Antigen
PTCA	Percutaneous Transluminal Coronary Angioplasty
PUD	Peptic Ulcer Disease
PVD	Peripheral Vascular Disease (also see PAD)
RA	Rheumatoid Arthritis
RAD	Reactive Airway Disease (asthma)
Rx	Medication, Treatment, Therapy, Prescription
SCC	Squamous Cell Carcinoma
SLE	Systemic Lupus Erythematosus (lupus)
Sx	Symptoms
TIA	Transient Ischemic Attack
TMST	Treadmill Stress Test
UC	Ulcerative Colitis
URI	Upper Respiratory Infection
UTI	Urinary Tract Infection
VSD	Ventricular Septal Defect
WNL	Within Normal Limits

Notes

Notes

KANSAS CITY LIFE

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