

REQUEST AND AGREEMENT FOR THE ABSOLUTE ASSIGNMENT OF INSURANCE POLICY TO
KANSAS CITY LIFE INSURANCE COMPANY

I, _____ the undersigned assignor, own the following term life

insurance policy (contract) number(s) _____ on the life of

which I hereby agree to assign to Kansas City Life Insurance Company (KCL) for the purpose of evaluation (to determine if the policy is eligible for replacement by a Kansas City Life Insurance Company permanent product).

I hereby further represent and agree as follows:

1. Ownership of old policy.

I am the sole owner of the old policy. This policy is currently in force and I have no reason to believe it will lapse in the near future. No other person, fiduciary or legal entity has any legal or equitable claim or interest in the old policy.

2. Absolute assignment of old policy and power of attorney.

For the purposes and with the agreements set forth above, I hereby assign, irrevocably transfer and deliver the old policy described above to KCL (assignee) together with all title therein. I agree that KCL may exercise all ownership rights pursuant to assignment of the policy(ies) listed above and is appointed my attorney-in-fact for the purposes described herein. My copy of this form, when signed by the agent as witness, is my receipt for the old policy.

3. Surrender of old policy.

I understand and agree: If I am determined to be eligible for KCL's conversion program, KCL will request the surrender of my old policy from the company issuing it.

I ASSUME FULL RESPONSIBILITY FOR PAYING ANY PREMIUMS ON THE OLD POLICY PRIOR TO ELIGIBILITY DETERMINATION. KCL SHALL NOT MAKE ANY PREMIUM PAYMENTS OR ELECT THE AUTOMATIC PREMIUM LOAN PROVISION ON MY OLD POLICY. I INDEMNIFY AND HOLD KCL HARMLESS FROM ANY CLAIM UNDER THE OLD POLICY IF IT LAPSES BECAUSE THE PREMIUMS HAVE NOT BEEN PAID.

If the assignment of the old policy is released to me under the terms of paragraph 6, and it has lapsed because premiums have not been paid, I understand and agree that I can reinstate it only if the terms of the old policy permit it to be reinstated.

THE SURRENDER OF THE OLD POLICY ENDS ALL LEGAL OBLIGATION OF THE COMPANY ISSUING MY OLD POLICY. THUS IF THE INSURED UNDER THE OLD POLICY DIES AFTER THE SURRENDER HAS BEEN REQUESTED BY KCL, I KNOW THAT NO DEATH BENEFITS WILL BE PAID UNDER THE OLD POLICY.

If I choose not to accept the new policy or if I return the new policy within the free-look period, KCL shall have no obligation to me except to return any premium KCL has received for my new policy, and I understand that the company issuing the old policy may not permit me to reinstate it after it has been surrendered.

4. Acknowledgement of responsibility for tax obligations.

I understand and agree that KCL is furnishing this form and participating in this transaction as an accommodation to me. I am not relying on KCL, its agents or employees for any tax advice whatsoever with respect to this transaction. I understand that any tax obligations resulting from this transaction are mine.

5. No insurance created by this agreement.

I understand that this agreement creates NO INSURANCE and does not supersede any KCL rules regarding the effective date of any insurance coverage that I might be determined to be eligible for and apply for subsequently.

6. Release of assignment of old policy.

If KCL declines my application or underwriting time limits expire for the new policy or if KCL approves my application other than as applied for and I do not accept the offer, I understand that KCL will release the assignment of the above policy to me.

7. Death of insured pending determination; proceeds of old policy (change in beneficiary)

If the insured dies prior to the surrender of the old policy and before determination for eligibility for KCL's conversion program has been determined, KCL will release the assignment and return any initial premium collected to the old policy beneficiary and shall have no further liability. Should the insured die subsequent to a determination of eligibility for the KCL conversion program and during the surrender process (prior to the old policy surrender), KCL shall retain the old policy death proceeds from and pay the proceeds from the KCL policy pursuant to its contractual provisions. Any excess proceeds shall be paid to the old policy beneficiary.

Signed at _____, on _____
(City and State) (Date)

Witness _____ X _____
Owner-Assignor's Signature and Social Security #

The above policy was received for forwarding to Kansas City Life at its Home Office in Kansas City, Missouri

_____ X _____
(Date) Agent's Signature

*****FOR HOME OFFICE USE*****

Received and recorded at the Home Office of Kansas City Life Insurance Company

on _____
(Date)

By: _____
(Title)

REQUEST FOR CASH SURRENDER

Pursuant to the above assignment and the intent of the owner to convert their current term policy into a Permanent Kansas City Life Insurance Company product, assignee requests that the above-numbered contract(s) be surrendered immediately. We request immediate cancellation of all automatic premium loan provisions and attach a copy of this assignment, duly acknowledged, to return correspondence.

KANSAS CITY LIFE INSURANCE COMPANY

By: _____ Date: _____

Title: _____

Received and recorded by _____ Insurance Company

Date _____ Authorized Signature _____

RELEASE OF ASSIGNMENT OF OLD POLICY

Kansas City Life releases the assignment of the old policy to the assignor. The purpose of this release is to place both the assignor and Kansas City Life in the same legal and economic positions regarding the old policy as they were prior to the above mentioned absolute assignment. Kansas City Life represents that it is unaware of any legal or equitable proceedings that have been instituted or are pending against the assignee in relation to the old policy.

Dated this _____ day of _____, 20____ Kansas City Life Insurance Company
(Assignee) by:

Name of Previous Owner
(Typed or printed)

Signature of Authorized Representative
Kansas City Life Insurance Co.

Authorized Representative's Name
(Typed or Printed)

Authorized Representative's Position

KCL assumes no responsibility with respect to the validity or legal effect of this exchange. Specific tax and legal questions should be referred to your other professional advisors.



KANSAS CITY LIFE