

INDULGE IN ISLAND *elegance*

2026 Top Hatters Conference, April 12 – 17, 2026
Four Seasons Resort • Puerto Rico



PUERTO RICO

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Qualification period

Jan. 1, 2024, through Dec. 31, 2025

Qualification requirements

For a personal producer

Produce at least 144,000* of NAFYC on Kansas City Life Insurance Company fixed life and fixed annuity new business during the qualification period of Jan. 1, 2024, through Dec. 31, 2025.

The 144,000 NAFYC requirement must be produced on a minimum of 30 lives during the qualification period, except for producers who meet the Top Hatters conference Rule of 65. This rule states that if the agent's age and years of Kansas City Life or Sunset Life Insurance Company of America service, when added, are equal to or greater than 65, the policy count requirement for Top Hatters qualification is suspended.

Not more than 1% of the required production may come from business written on oneself and immediate family members. (Immediate family is defined as the agent's spouse, children, parents, and siblings.) Bonus 36-month persistency on Dec. 31, 2025, must be 85% or greater.

For a qualified general agent

Have three fully qualified Top Hatters producers in the agency.

Or – Have two fully qualified Top Hatters in the agency, PLUS personal production of at least 48,000 NAFYC on Kansas City Life fixed life and fixed annuities on at least 10 lives. (Rule of 65 applies to lives requirement.)

Or – Have one fully qualified Top Hatter in the agency, PLUS personal production of at least 96,000 NAFYC on Kansas City Life fixed life and fixed annuities on at least 21 lives. (Rule of 65 applies to lives requirement.)

Plus

The agency must meet the bonus 36-month persistency of 85% or greater in all of the above on Dec. 31, 2025.

**Top Hatters qualifications are not pro-rated.*

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Membership regulations

A fully qualified Top Hatter or qualified general agent will be entitled to attend the next Top Hatters Conference provided the qualifier is a Kansas City Life representative in good standing at the time of the meeting. Also, a Top Hatters qualifier who has not produced new business within 90 days preceding the date invitations are extended will not be eligible to attend. Qualifiers and their guests must be in good health and healthy enough to withstand travel and activities.

Only qualified Top Hatters or qualified general agents may attend the Top Hatters conference. Qualifiers who do not attend will not be compensated in any other way, and no other person may attend in the qualifier's place.

Each attending qualifier is welcome to take one adult guest (at least 21 years old).

No other non-qualifying Kansas City Life agent or general agent may attend as a qualifier's guest, unless that person is the spouse of the qualifier. If two qualifiers are married, no other guest(s) will be eligible to attend.

The Company reserves the right to exclude from Top Hatters membership a representative of any other life insurance company, even though they may have met all other membership requirements.

Only Kansas City Life fixed life and fixed annuity production is eligible for Top Hatters credit.

Kansas City Life's 2026 Top Hatters Conference is a production club for qualifying agents of Kansas City Life Insurance Company.





KANSAS CITY LIFE

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