



KANSAS CITY LIFE INSURANCE COMPANY



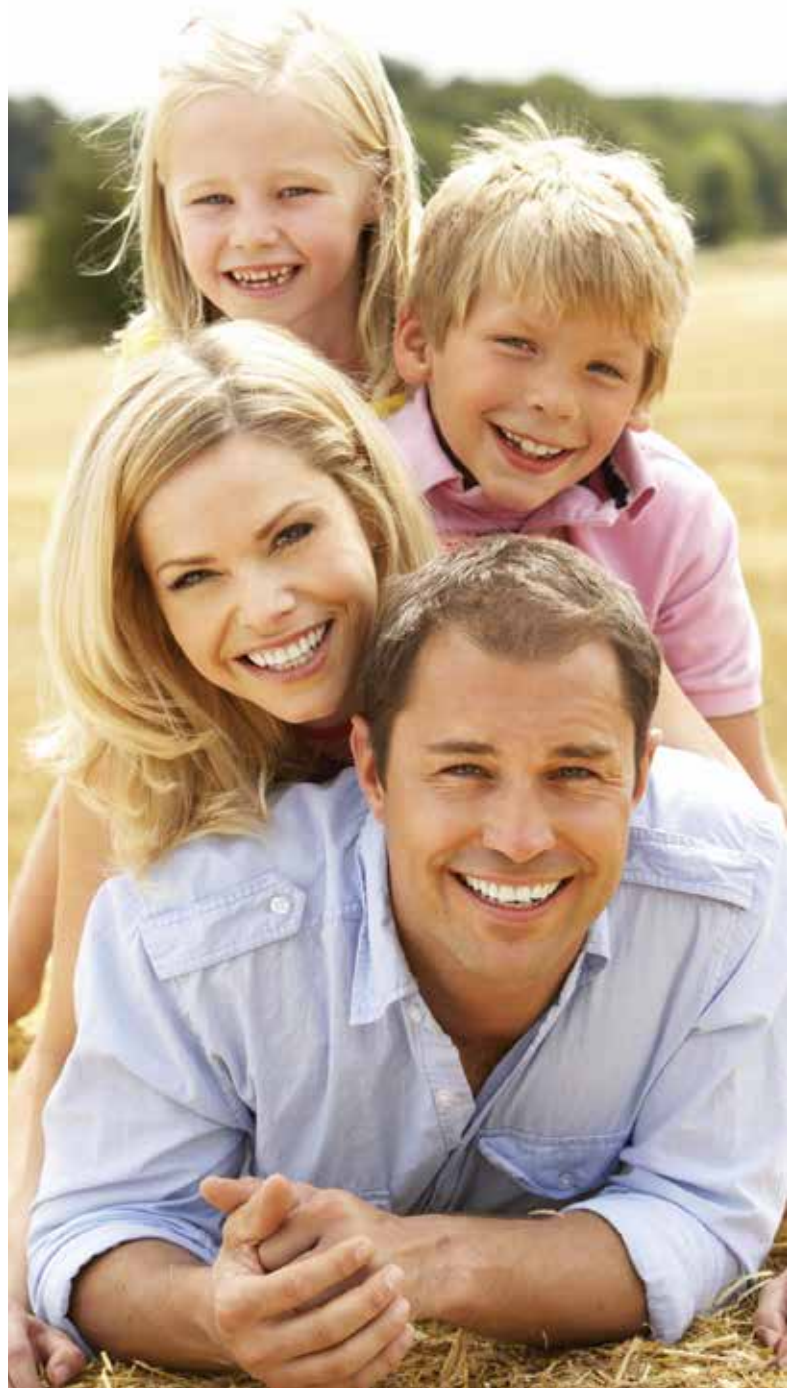
Signature Term[®]

Term life insurance

A straightforward, simple way to
financially protect your family

Safeguard your financial future with a term life policy

The future is unpredictable, challenging, exciting, and full of opportunities. Like most smart consumers, you know the importance of protecting you and your family's financial security in an uncertain economy. Life insurance is one form of security you can always count on. That is why Signature Term[®] Life from Kansas City Life Insurance Company makes sense.



Real value designed with you in mind

You'll find real value in Kansas City Life's® Signature Term Life. Take a look at all the benefits that come with our premium level plans:

- Affordable annual premiums that are guaranteed to remain level for 10, 15, 20, 25, or 30 years.
- \$100,000 minimum face amount for Signature Term Level 10, 15, 20, 25, and 30.
- Renewable coverage up to age 95.
- Liberal privileges that allow you to convert¹ your plan to one of Kansas City Life's permanent life insurance policies regardless of your health at the time of conversion.
- Flexible premium payment schedules. You can choose annual, semi-annual, or quarterly premium payment options. Or, you can pay your premiums automatically each month from your checking account.
- Premium savings when electing annual premiums or paying in advance.

¹For issue ages of 18 – 60 (18 – 50 for Level 30), conversion is available the entire length of the term period or to the policy anniversary nearest the insured's 65th birthday, whichever occurs first. For issue ages 61+, the final conversion date is the fifth policy anniversary.



Conversion features – a permanent solution

Depending on your goals, there are many reasons to convert your term policy to one of Kansas City Life's permanent insurance policies later. One advantage of converting instead of purchasing a new permanent life policy is that no evidence of insurability is required.

Kansas City Life's Signature Term Life allows a conversion option that may include conversion credits, which can make this benefit even more economical.* These credits allow a portion of the premium paid on the term life policy to be credited toward the new premium on the permanent life policy.

**If you convert an eligible Signature Term Life policy during the first five years, Kansas City Life will apply a percentage of your annual term premium for the amount of term insurance being converted toward the premium due on your new permanent life insurance policy.*



Options to enhance your coverage

At a competitive cost, you can improve your coverage by adding one or more of the following riders to your plan.*

Income Assured Option

This enhancement allows the owner to choose how the death benefit is paid out. The owner can select the amount, duration, and frequency of income payments and still maintain a lump sum benefit as well.

Terminal Illness Rider

This rider provides for an accelerated death benefit payment amount of up to 50% of the policy's face amount if the insured is diagnosed as having a terminal illness and a life expectancy of 12 months or less.

Waiver of Premium

If a sudden disability strikes, bills can pile up. This rider waives the premium during

a period of total disability if the disability occurs when the rider is in force, before the insured reaches age 60 and exceeds six consecutive months.

Accidental Death Benefit

This rider provides for payment of an additional death benefit in the event of a covered accidental death.

Spouse's or Children's Term Insurance

You can add decreasing term life insurance coverage for your spouse, or level term life insurance for a child (or children) at a very affordable premium. This allows you to protect your loved one's future insurability.

**Riders may not be available in all states.*



Is Kansas City Life's Signature Term[®] Life right for you?

With Signature Term Life from Kansas City Life, you can lock in your coverage for 10, 15, 20, 25, or even 30 years. Our policies ensure your affordable premium remains at a fixed rate for the duration of your term. If you are looking for a cost-effective way to protect your family's financial future, term life insurance may be a perfect fit for you.

Whether you're a dual- or single-income couple just starting out, a single parent (or single with no children), a business owner or partner, or someone establishing a trust, Kansas City Life has a plan to meet your needs.



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.



Protecting policyowners for 130 years



Since 1895, Kansas City Life Insurance Company has assisted policyholders through world wars, the Great Depression, and various periods of recession and inflation. Built on integrity, sound investment strategies, and honest business practices, every product we sell is backed by more than a century of quality service and financial security.

The coverage described in this brochure is for Signature Term® Life from Kansas City Life Insurance Company (Home Office: Kansas City, Mo.). Policy form ICC18J202/J202; rider forms M652, R100, R102, R195, R207, R210. Form numbers may differ by state.

Security Assured.®



KANSAS CITY LIFE

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