



KANSAS CITY LIFE INSURANCE COMPANY



# EssentialGuard Term<sup>®</sup>

## Term life insurance

Affordability and simplicity  
for an effortless plan

# Financial protection without breaking the bank

Life is a roller coaster of complexity, full of ups and downs. Whether you are raising a family, building a business – or both – you know it doesn't come without hard work and a solid, well-thought-out plan. That's why financial protection that is both simple and cost effective is crucial.

While you're focusing on the day to day, Kansas City Life Insurance Company's EssentialGuard Term 10, 20, or 30 life insurance can ensure it's working for you behind the scenes. Build your plan with policy enhancement options and take advantage of future conversion privileges.

EssentialGuard Term life insurance can provide you the assurance of life insurance protection with an affordable, straightforward policy. Easy, simple, and it won't break the bank.



## EssentialGuard Term<sup>®</sup> benefits

---

EssentialGuard Term can help ensure your future financial obligations are met at an affordable cost. Take a look at the benefits that come along with an EssentialGuard Term plan:

- Level death benefit of \$250,000 or more that does not change for the life of the policy
- Guaranteed level premium rates for 10, 20, or 30 years with a level death benefit renewable to age 95
- Conversion privileges available
- Policy riders and features allow you to customize your plan
- Policy is renewable annually after the initial term period at rates based on the attained age of the insured




## Conversion features – a permanent solution

---

Depending on your goals, there are many reasons to convert your term policy to a permanent insurance policy in the future. One advantage of converting instead of purchasing a new permanent life policy is that no evidence of insurability is required.

Kansas City Life's® EssentialGuard Term may be converted to any permanent life plan designated eligible for conversion by Kansas City Life.\*



*\*The amount cannot exceed the death benefit of the term policy payable at the time of conversion and the minimum or guaranteed premium of the permanent policy must be higher than the current term policy premium. The final conversion date is the lesser of the level period and age 65 for issue ages 18 – 60. For issue ages 61+, the final conversion date is the fifth policy anniversary. No conversion credit is available.*



## Options to enhance your coverage

---

You can improve and customize your coverage by adding one or more of the following riders to your plan at a competitive price.

### **Accidental Death Benefit**

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

### **Children's Term Insurance**

You can provide temporary insurance protection for your eligible children through level premiums and a level death benefit. You also have the option to convert the coverage for each insured child to any permanent life insurance we offer without evidence of insurability up to a maximum of \$25,000. This option may be exercised at any time the coverage is in force until the insured child reaches age 25.

### **Income Assured Option**

With this enhancement, you can allocate a Lump Sum Benefit to cover your family's immediate cash needs – whatever those might be – at your death. You may also designate how the *remaining* death benefit will be paid through the Installment Benefit Amount that is paid for a designated number of years. When added together, the total cumulative death benefit paid out could be more than if the policy's entire proceeds were paid out as a lump sum benefit.

### **Spouse's Term Insurance**

This rider provides decreasing term insurance on the insured's spouse until your spouse's 65th birthday. You may also convert – *without a medical exam* – to a Kansas City Life permanent life insurance policy. If you die before your spouse's 65th birthday, protection continues with no further premium required.

### **Terminal Illness Rider**

For no additional premium, this living benefit rider allows you to access part of your policy's death benefit if you become terminally ill by providing an accelerated death benefit payment amount of up to 50% of the policy's face amount. This rider can be added at any time.

### **Waiver of Premium**

To ensure your policy does not lapse during a period of total disability, this rider waives your premium payments if you are disabled under rider terms.



## Is Kansas City Life Insurance Company's EssentialGuard Term<sup>®</sup> right for you?

---

If you need a life insurance death benefit at an affordable rate to fit your current budget, EssentialGuard Term may be the perfect fit for you. This product provides temporary coverage that may be converted to a permanent life insurance policy later, which protects your family and financial interests against the unexpected. EssentialGuard Term also features riders and enhancements to customize your coverage.

### 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 is for the EssentialGuard Term<sup>®</sup>, a product of Kansas City Life Insurance Company (Home Office: Kansas City, Mo.). Policy form ICC18J202/J202, rider forms R102, R207, M652, R210, R195, R100. Form numbers may differ by state.*

*Security Assured.<sup>®</sup>*



**KANSAS CITY LIFE**

3520 Broadway  
Kansas City, MO 64111  
816-753-7000  
[www.kclife.com](http://www.kclife.com)