



KANSAS CITY LIFE INSURANCE COMPANY



Gift of Life

Whole Life

Providing security for the children in your life

Protect your child or grandchild for life

There is nothing more important to a parent or grandparent than a child. Watching your little ones grow, you have high hopes they will always be financially taken care of. Kansas City Life Insurance Company's Gift of Life Whole Life policy is designed to help do just that.



Affordable guarantees for the future

Kansas City Life's® Gift of Life policy allows you to protect your child or grandchild in many ways, with protection for a child as young as 15 days old.

At age 25, the coverage increases without the need for a physical exam or additional underwriting. The coverage will continue for the child – regardless of future health, employment in a dangerous occupation, or participation in a daring or adventurous hobby.

Perhaps most important, the Gift of Life policy is very affordable. It's just \$120 per year for \$15,000 of protection, and only \$180 per year for \$30,000 of protection.*

If you choose \$15,000 of initial life insurance, the protection increases to \$25,000 at age 25. The premium for the increased coverage is only \$360 per year.

If you choose initial life coverage of \$30,000, the insurance protection increases to \$50,000 at age 25. The premium for \$50,000 of coverage is just \$540 annually.

**Annual premium of \$120 (for \$15,000 of insurance) or \$180 (for \$30,000 of insurance) applies to children age 15 days to 18 years. Premium remains the same through anniversary date following the insured's 25th birthday. The premium increases at age 25. Coverage cannot be cancelled; future protection is guaranteed as long as the required premiums are paid throughout the life of the contract. Costs cited are all based on annual premiums; slightly increased premiums apply if anything other than annual premium mode is chosen.*

Policy features and benefits:

- **Issue ages: 15 days to 18 years**
- **Affordable premiums with flexible payment schedules**
- **Guarantee of future insurability**
- **\$15,000 or \$30,000 initial coverage amounts**
- **Automatic coverage increases at age 25**
- **Nonforfeiture options in case situation changes**
- **Access to the policy's cash value through a policy loan**
- **Waiver of premium in the event of future disability**

Increasing coverage amounts

Your child has several opportunities to add more coverage after age 25, regardless of future health.* If coverage begins at \$15,000 and increases to \$25,000 at age 25, your child can increase the amount of coverage by an additional \$15,000 at ages 28, 31, 34, 37, and 40 – bringing the total coverage amount to \$100,000 if the increase option is exercised on every option date. If the initial coverage is \$30,000 and increases to \$50,000 at age 25, your child can add an additional \$30,000 of coverage at ages 28, 31, 34, 37, and 40 – bringing the total coverage amount to \$200,000 if every increase option is exercised.

Each increase option is guaranteed and available whether the previous increase option is exercised or not. It is important to note, however, that any coverage increase option that is not exercised when available cannot be exercised later.

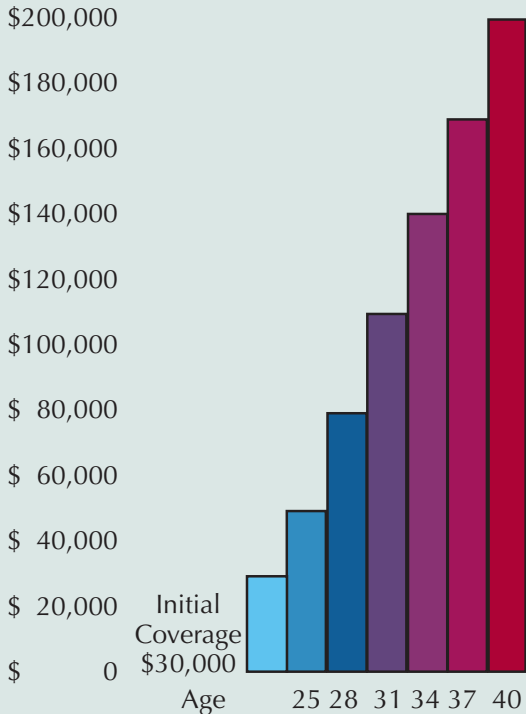
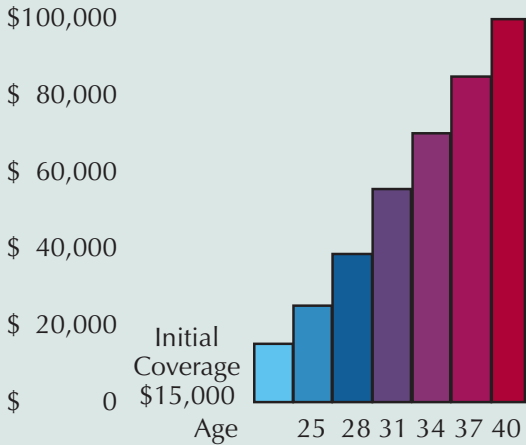
**Original coverage amount cannot be maintained after age 25; if the owner does not wish to pay the new premium for the increased coverage amount, all coverage ends.*



Guaranteed coverage for the future

The charts on the right illustrate the impact of these periodic increases, assuming every increase option is exercised. This demonstrates how a significant amount of coverage is guaranteed to be available in the future for a minimal cost today.

Increased Coverage Amounts



Note: Premiums for additional increases in coverage will be determined by the rates in effect for the insured's age at the time the option increase is exercised and coverage is purchased.



Automatic riders for the Gift of Life*

Waiver of Premium

Waives any premiums falling due during a period of total disability of the insured. For premiums to be waived, the insured's disability must have occurred while the rider is in force, existed for six consecutive months, and occurred before the policy anniversary on which they are age 60.

Assured Insurability

Allows the insured to increase the face amount, by the option amount or less, at regularly specified option dates, regardless of health. There also may be other option dates if certain events occur.

**These riders are automatically added to all Gift of Life policies when the insured reaches age 25.*

Other available options

- **Income Assured Option (IAO)** – 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.
- **Chronic Condition Benefit (CCB)** – allows the owner to accelerate a discounted portion of the death benefit to be paid in a lump sum if the insured requires assistance with two of the six activities of daily living for 90 consecutive days as certified by a physician or requires substantial supervision to protect themselves from threats to health and safety due to severe cognitive impairment. The maximum requested acceleration is 80% of the policy's face amount and can never exceed \$300,000.
- **Terminal Illness Rider (TIR)** – provides access to up to 80% of the policy's face amount, if the insured is diagnosed by a physician as having a terminal illness with a life expectancy of 12 months or less.



Is Kansas City Life's® Gift of Life right for your child or grandchild?

If you are looking for an affordable way to secure your child or grandchild's financial future, the Gift of Life may be the perfect fit. Kansas City Life's Gift of Life offers affordable premiums while providing protection for a child as young as 15 days. Additionally, when your child or grandchild reaches age 25, their coverage increases* – regardless of any changes in health.

Act now to protect your loved one

There is no better time to protect your child's or grandchild's future. You can guarantee coverage – and future insurability – at an affordable premium. Talk with your Kansas City Life representative today!

**Premium remains the same through anniversary date following the insured's 25th birthday. The premium increases at age 25.*



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 the Gift of Life policy issued by Kansas City Life Insurance Company (Home Office: Kansas City, Mo.). Policy form ICC18J200/J200; rider forms R196, R197, ICC17R241/R241, ICC17R244/R244, and M652. Form numbers may differ by state. Coverage may not be available in all states.

Security Assured.®



KANSAS CITY LIFE

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