



KANSAS CITY LIFE INSURANCE COMPANY



GrowthTrack

Flexible Deferred Fixed Annuity

A secure investment in your future

A reliable plan to last a lifetime

Today's adults are living longer than ever before and filling their time with a multitude of activities. Enjoy your retirement even more with the assurance of Kansas City Life Insurance Company's GrowthTrack Flexible Deferred Fixed Annuity.

GrowthTrack is a secure investment for your future. This flexible deferred annuity accumulates tax-deferred assets for your retirement. Every dollar you put into the GrowthTrack Flexible Deferred Fixed Annuity earns interest daily, year after year, guaranteeing retirement income that will last a lifetime.

You've worked long and hard for your money. Now it's time to let your money work hard for you.



The guarantee of a fixed annuity

A fixed annuity is a contract between you and a life insurance company. The company promises to pay you interest on the premiums you pay into the annuity. Most individuals purchase annuities for long-term needs, meaning they do not plan to make withdrawals or begin receiving an income until sometime in the distant future.

With a fixed annuity, taxes on interest earnings are deferred until you make a withdrawal or start receiving income from the contract. A fixed annuity contract guarantees a minimum rate of interest. However, the life insurance company can, and often does, credit a higher rate.

Moreover, a fixed annuity offers you the option to receive a lifetime stream of income payments. Currently, this is the only financial product that can guarantee income payments you cannot outlive.



Ease of purchase

The GrowthTrack is a flexible product that can meet your family's financial needs. It can provide a guaranteed retirement income to secure your family's financial future.

The GrowthTrack Annuity is available to persons aged 0 to 85 for the annuitant and owner. The minimum premium amount is \$50 per month, \$600 annually, or a single premium of \$5,000.

An annual administrative charge of \$30 will be deducted from the contract value at the end of each contract year. However, this charge will be waived if the contract value is at least \$10,000 or if \$600 of premium has been paid during the contract year.





Valuable features

GrowthTrack Annuity contracts will be credited with a bonus of 1% of the contract value on the first contract anniversary. The bonus is guaranteed in the contract.

With Kansas City Life's GrowthTrack Annuity, you may withdraw up to 10% of the contract value without a surrender charge. One such withdrawal is available each contract year without a surrender charge, beginning in year one. You may instead elect to receive automated interest payments or systematic withdrawals. Once these withdrawals exceed 10% of the beginning-of-contract-year value, surrender charges will be assessed.

Kansas City Life's GrowthTrack offers a variety of payment options when you annuitize – begin receiving an income. Some of these options are guaranteed to be payable throughout your lifetime. Surrender charges will be waived if proceeds are annuitized over a period of at least five years or if you elect certain income options.

If the owner is confined to a licensed nursing home for a period of at least 90 days, the full contract value may be transferred to a specified period payout with a minimum three-year payment period with no surrender charges. The Nursing Home Waiver is not available in California, Massachusetts, or Pennsylvania.

If the annuitant should die before GrowthTrack matures, Kansas City Life will pay the named beneficiary the full contract value of the annuity.

Surrender charges

If you need to withdraw more than 10% of the contract value, surrender charges may apply. These charges are calculated as a

percentage of the amount withdrawn and decline throughout the years you own your contract.

Contract Year	Surrender Charge %
1	10
2	9
3	8
4	7
5	6
6	5
7	4
8	3
9	2
10	1
11+	0



Is Kansas City Life's GrowthTrack Annuity right for you?

If you are looking for an insurance product that offers long-term savings* with death benefit protection, then the GrowthTrack Annuity may be a perfect fit for you. Kansas City Life's GrowthTrack Annuity provides you with a tax-deferred interest on earnings while avoiding the cost and delay of probate**. It also allows you to choose how you will receive income for your retirement.

Act now to protect your assets

There's no better time than right now to protect your assets. Your Kansas City Life representative can help ensure your family's future financial security and determine the best plan for accomplishing your goals.

**Annuity withdrawals may be subject to a 10% federal excise penalty if the annuitant is younger than age 59 1/2.*

***Annuities avoid probate only if one or more beneficiaries are named on the contract.*



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 GrowthTrack flexible deferred fixed annuity, a product of Kansas City Life Insurance Company (Home Office: Kansas City, Mo.). Policy form number J179. Form number may differ by state.

Security Assured.®



KANSAS CITY LIFE

3520 Broadway
Kansas City, MO 64111
816-753-7000
www.kclife.com