



KANSAS CITY LIFE INSURANCE COMPANY



# Single Premium Immediate Annuity

Retirement income you won't outlive

# Retire comfortably with income for life

Few things in life are guaranteed – shouldn't your retirement income be one of them?

Kansas City Life Insurance Company's Single Premium Immediate Annuity (SPIA) can provide you with guaranteed income for life – so you never have to fear running out of money, especially during retirement.



## Don't take chances with your retirement income

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As retirement peers over the horizon, you don't want the sun to set on your financial dreams. With a SPIA, you can live confidently knowing your income stream will never run dry.

With a SPIA from Kansas City Life Insurance Company, you can rest assured knowing consistent, reliable income is paid to you on a schedule you determine. After you make one single premium payment, simply select the payout option that works for you. You can begin receiving payouts as early as 30 days from the contract issue date, or you can elect to receive payouts every year, for a specified period of time or for the rest of your life. That's income that can come in handy, especially during retirement.



## Income that meets your needs

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Like a regular paycheck, your SPIA will provide predictable income you can count on. If economic conditions falter and markets suffer, your SPIA will continue to provide consistent income payments.

In addition to offering various payout options, your SPIA from Kansas City Life can set your mind at ease as you will never have to worry if you have enough income to cover your regular living expenses. Payout options are designed to meet your needs, including an option to pay you for the rest of your life.





## Valuable features

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You can purchase a SPIA from Kansas City Life with a one-time premium payment as little as \$2,000. Your annuity payments may begin as early as 30 days after your contract issue date.

SPIAs are available to purchase for anyone up to age 85, and there are no medical exams or underwriting processes to complete. Payments are paid to you based on a schedule you set – annually, semi-annually, quarterly, or monthly. A variety of payout options are also available so you can choose the one best for you.



## You choose how to receive your income

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When it is time to sign your SPIA contract, you will have several payout options to consider. You choose the option that works for your needs at the time of purchase.

### SPIA payout options

- **Life only** – You (or a designated recipient) receive regular income payments until your death. There is no guaranteed period and no guaranteed total payment amount.
- **Certain and life** – Payments are made for a specified number of years (determined by you, with a minimum of three years and a maximum of 30 years) and continue as long as the annuitant lives.
- **Installment refund** – Payments are made until the total payments equal the amount of proceeds applied and continue for the rest of the annuitant's life.
- **Certain period** – Payments are made for the number of years chosen by the annuitant. (The annuitant may choose a desired income amount which determines the length of the contract, based on the single premium amount invested.)
- **Joint and survivor life** – Payments are made during the lifetime of two persons. Payments continue until the death of both recipients.
- **Joint and survivor certain and life** – Payments are made for a specified number of years (determined by you with a minimum of three years and a maximum of 30 years) and continue until the death of both recipients.



## Is Kansas City Life Insurance Company's Single Premium Immediate Annuity right for you?

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If you are looking for an immediate guaranteed income stream, Kansas City Life's Single Premium Immediate Annuity may be the right product for you. You defer the risk and gain the benefits of having income when you need it.

## Act now to gain immediate income

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There's no better time than right now to see how a Single Premium Immediate Annuity from Kansas City Life may help your retirement portfolio. 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 Single Premium Immediate Annuity, a product of Kansas City Life Insurance Company (Home Office: Kansas City, Mo.). Contract form J134. Form number may differ by state.*

*Security Assured.®*



**KANSAS CITY LIFE**

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