

# WHOLE LIFE

## VALUE ASSURED WHOLE LIFE

**Kansas City Life's Value Assured Whole Life product assists clients and their employees when life insurance benefits are reduced or eliminated due to a change in status. Coverage is provided on a guarantee issue basis for the benefit effective under the group policy.**

### Benefits

Value Assured Whole Life, a nonparticipating whole life product, offers guaranteed cash surrender value, guaranteed level premiums and guaranteed death benefit.

- Guaranteed cash surrender value
- Guaranteed level premium
- Guaranteed death benefit

While providing an affordable way to secure the future of the insured family, the Value Assured Whole Life plan offers features and options that allows the employee to build the kind of plan he/she needs.

### Predictability

Premiums are guaranteed to remain level and will never change over the life of the policy. Individuals always know precisely what amount is due on the premium payment date. Premiums are guaranteed to provide the death benefit and the cash surrender value they expect, based on the date of issue for the policy.



Underwritten by: Kansas City Life Insurance Company  
3520 Broadway • Kansas City, MO 64111-2565  
PO Box 219425 • Kansas City, MO 64121-9425  
Toll-free: 877.266.6767, Ext. 8302 • Fax: 816.531.4648  
groupbenefits@kclife.com • [www.kclgroupbenefits.com](http://www.kclgroupbenefits.com)

### Conversion Privilege\*

When an employee terminates employment, group life insurance will be continued for thirty-one days. During this period, the individual may convert his/her group insurance to permanent coverage at regular standard premium rates for the individual's then attained age. The current plan available is Kansas City Life's Value Assured Whole Life policy. Evidence of insurability will not be required. The application and premium payment must be made within thirty-one days after the date of termination or Notice of Conversion Right, whichever is later, but in no event later than ninety days from the termination date.

Dependent Life coverage also may be converted. Accidental Death and Dismemberment (AD&D) and Waiver of Premium coverage are not eligible for conversion.

*\*Please refer to Section 6, Conversion Provisions, in your group policy for specific guidelines and limitations.*

Whole Life Specifications	
Issue Ages	0-80 (age near birthday)
Minimum Issue	\$10,000
Premium Bands	B10 B25 B50 B100 B250
Policy Fee	\$60
Loan Interest Rate	8%
Guaranteed Cash Value	Yes
Policy Maturity Date	Age 120

### Contact

Contact your KCL Group Administrator at **877.266.6767**, ext. **8302**, for more details on how to put this plan to work for your employees.

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Male						Annual Premium Rates per \$1,000						Female					
Issue Age	B10	B25	B50	B100	B250	Issue Age	B10	B25	B50	B100	B250	Issue Age	B10	B25	B50	B100	B250
15	10.65	7.79	7.52	6.37	6.23	15	9.49	6.70	6.44	5.56	5.28	15	9.49	6.70	6.44	5.56	5.28
16	11.10	8.02	7.75	6.61	6.47	16	9.92	6.92	6.66	5.76	4.48	16	9.92	6.92	6.66	5.76	4.48
17	11.55	8.25	7.98	6.86	6.72	17	10.39	7.15	6.89	5.97	5.69	17	10.39	7.15	6.89	5.97	5.69
18	12.01	8.48	8.20	7.11	6.96	18	10.85	7.39	7.13	6.18	5.91	18	10.85	7.39	7.13	6.18	5.91
19	12.45	8.70	8.43	7.36	7.22	19	11.26	7.64	7.38	6.41	6.14	19	11.26	7.64	7.38	6.41	6.14
20	12.80	8.93	8.66	7.63	7.48	20	11.73	7.89	7.63	6.64	6.38	20	11.73	7.89	7.63	6.64	6.38
21	12.95	9.17	8.90	7.90	7.75	21	11.98	8.16	7.90	6.88	6.63	21	11.98	8.16	7.90	6.88	6.63
22	13.14	9.42	9.14	8.19	8.03	22	12.25	8.43	8.17	7.14	6.89	22	12.25	8.43	8.17	7.14	6.89
23	13.33	9.67	9.40	8.48	8.33	23	12.52	8.72	8.46	7.40	7.16	23	12.52	8.72	8.46	7.40	7.16
24	13.50	9.93	9.66	8.80	8.64	24	12.87	9.02	8.77	7.68	7.45	24	12.87	9.02	8.77	7.68	7.45
25	13.67	10.20	9.93	9.12	8.96	25	13.25	9.33	9.08	7.97	7.75	25	13.25	9.33	9.08	7.97	7.75
26	13.92	10.59	10.32	9.46	9.29	26	13.56	9.60	9.35	8.27	8.05	26	13.56	9.60	9.35	8.27	8.05
27	14.22	11.01	10.74	9.81	9.64	27	13.87	9.88	9.63	8.59	8.37	27	13.87	9.88	9.63	8.59	8.37
28	14.59	11.44	11.17	10.17	10.01	28	14.22	10.17	9.92	8.93	8.71	28	14.22	10.17	9.92	8.93	8.71
29	15.02	11.89	11.63	10.56	10.39	29	14.54	10.48	10.22	9.27	9.06	29	14.54	10.48	10.22	9.27	9.06
30	15.50	12.38	12.11	10.97	10.80	30	14.88	10.79	10.53	9.64	9.42	30	14.88	10.79	10.53	9.64	9.42
31	16.04	12.89	12.63	11.41	11.24	31	15.28	11.11	10.85	10.02	9.81	31	15.28	11.11	10.85	10.02	9.81
32	16.63	13.44	13.18	11.87	11.70	32	15.66	11.44	11.18	10.42	10.21	32	15.66	11.44	11.18	10.42	10.21
33	17.31	14.03	13.77	12.37	12.19	33	16.06	11.78	11.53	10.84	10.63	33	16.06	11.78	11.53	10.84	10.63
34	18.06	14.65	14.39	12.89	12.71	34	16.46	12.14	11.88	11.28	11.08	34	16.46	12.14	11.88	11.28	11.08
35	18.87	15.30	15.05	13.44	13.26	35	16.88	12.50	12.25	11.74	11.54	35	16.88	12.50	12.25	11.74	11.54
36	19.65	16.11	15.86	13.99	13.80	36	17.42	13.15	12.90	12.20	12.00	36	17.42	13.15	12.90	12.20	12.00
37	20.49	16.97	16.71	14.57	14.36	37	18.04	13.84	13.59	12.68	12.47	37	18.04	13.84	13.59	12.68	12.47
38	21.43	17.88	17.63	15.18	14.96	38	18.74	14.58	14.32	13.18	12.97	38	18.74	14.58	14.32	13.18	12.97
39	22.45	18.86	18.60	15.82	15.58	39	19.51	15.35	15.10	13.70	13.50	39	19.51	15.35	15.10	13.70	13.50
40	23.56	18.89	19.63	16.50	16.24	40	20.36	16.18	15.92	14.25	14.05	40	20.36	16.18	15.92	14.25	14.05
41	24.75	20.98	20.72	17.21	16.93	41	21.29	17.06	16.80	14.84	14.63	41	21.29	17.06	16.80	14.84	14.63
42	26.05	22.15	21.89	17.96	17.66	42	22.27	18.00	17.74	15.45	15.25	42	22.27	18.00	17.74	15.45	15.25
43	27.43	23.38	23.12	18.74	18.42	43	23.33	18.99	18.73	16.10	15.89	43	23.33	18.99	18.73	16.10	15.89
44	28.91	24.68	24.42	19.56	19.21	44	24.50	20.05	19.79	16.78	16.57	44	24.50	20.05	19.79	16.78	16.57
45	30.50	26.06	25.80	20.41	20.04	45	25.75	21.18	20.92	17.49	17.29	45	25.75	21.18	20.92	17.49	17.29
46	32.31	27.38	26.68	21.25	20.88	46	26.94	22.43	21.95	18.21	18.00	46	26.94	22.43	21.95	18.21	18.00
47	34.13	28.77	27.59	22.13	21.76	47	28.20	23.76	23.04	18.96	18.74	47	28.20	23.76	23.04	18.96	18.74
48	35.97	30.24	28.53	23.05	22.68	48	29.52	25.18	24.19	19.74	19.52	48	29.52	25.18	24.19	19.74	19.52
49	37.82	31.82	29.52	24.02	23.66	49	30.90	26.67	25.40	20.56	20.33	49	30.90	26.67	25.40	20.56	20.33
50	39.68	33.52	30.57	25.07	24.71	50	32.35	28.26	26.67	21.41	21.17	50	32.35	28.26	26.67	21.41	21.17
51	41.56	35.33	31.67	26.17	25.82	51	33.86	29.93	28.00	22.29	22.04	51	33.86	29.93	28.00	22.29	22.04
52	43.43	37.26	32.83	27.34	27.00	52	35.44	31.71	29.39	23.20	22.94	52	35.44	31.71	29.39	23.20	22.94
53	45.31	39.32	34.03	28.58	28.24	53	37.10	33.58	30.86	24.14	23.87	53	37.10	33.58	30.86	24.14	23.87
54	47.25	41.50	35.27	29.87	29.54	54	38.82	35.56	32.39	25.12	24.84	54	38.82	35.56	32.39	25.12	24.84
55	49.25	43.80	36.55	31.22	30.90	55	40.63	37.66	34.00	26.14	25.85	55	40.63	37.66	34.00	26.14	25.85
56	51.43	46.34	38.66	32.92	32.58	56	42.40	39.38	35.64	27.33	27.02	56	42.40	39.38	35.64	27.33	27.02
57	53.81	49.02	40.90	34.71	34.36	57	44.25	41.17	37.36	28.57	28.25	57	44.25	41.17	37.36	28.57	28.25
58	56.39	51.88	43.26	36.60	36.24	58	46.17	43.05	39.17	29.86	29.53	58	46.17	43.05	39.17	29.86	29.53
59	59.21	54.91	45.81	38.63	38.25	59	48.20	45.02	41.07	31.23	30.87	59	48.20	45.02	41.07	31.23	30.87
60	62.36	58.12	48.53	40.79	40.40	60	50.32	46.10	43.08	32.66	32.29	60	50.32	46.10	43.08	32.66	32.29
61	65.83	61.51	51.20	42.90	42.50	61	52.55	49.28	45.20	34.17	33.78	61	52.55	49.28	45.20	34.17	33.78
62	69.58	65.10	54.03	45.13	44.71	62	54.90	51.59	47.45	35.77	35.35	62	54.90	51.59	47.45	35.77	35.35
63	73.63	68.95	57.01	47.46	47.03	63	57.37	54.03	49.82	37.45	37.01	63	57.37	54.03	49.82	37.45	37.01
64	78.07	73.07	60.13	49.90	49.45	64	59.73	56.37	52.13	39.06	38.61	64	59.73	56.37	52.13	39.06	38.61
65	83.00	77.55	63.40	52.45	51.98	65	62.20	58.83	54.55	40.76	40.28	65	62.20	58.83	54.55	40.76	40.28
66	88.24	82.71	68.84	55.45	54.96	66	68.60	65.02	60.01	43.23	42.73	66	68.60	65.02	60.01	43.23	42.73
67	93.84	88.25	74.71	58.65	58.15	67	75.55	71.74	65.93	45.87	45.37	67	75.55	71.74	65.93	45.87	45.37
68	99.89	94.23	81.09	62.09	61.57	68	83.08	79.04	72.36	48.71	48.19	68	83.08	79.04	72.36	48.71	48.19
69	106.43	100.71	88.03	65.81	65.27	69	91.26	86.95	79.32	51.75	51.22	69	91.26	86.95	79.32	51.75	51.22
70	113.57	107.79	95.63	69.85	69.29	70	100.14	95.56	86.88	55.02	54.47	70	100.14	95.56	86.88	55.02	54.47
71	121.32	115.49	103.95	74.23	73.66	71	109.78	104.89	95.09	58.52	57.96	71	109.78	104.89	95.09	58.52	57.96
72	129.77	123.88	113.05	79.00	78.40	72	120.22	115.01	103.97	62.27	61.70	72	120.22	115.01	103.97	62.27	61.70
73	138.83	132.90	122.91	84.10	83.47	73	131.52	125.97	113.58	66.28	65.70	73	131.52	125.97	113.58	66.28	65.70
74	148.63	142.67	133.64	89.58	88.94	74	143.76	137.84	123.98	70.57	69.97	74	143.76	137.84	123.98	70.57	69.97
75	159.30	153.32	145.40	95.55	94.88	75	157.00	150.69	135.23	75.15	74.54	75	157.00	150.69	135.23	75.15	74.54
76	178.12	171.56	157.83	103.47	102.43	76	161.37	154.18	138.71	80.12	78.58	76	161.37	154.18	138.71	80.12	78.58
77	198.92	191.72	171.45	112.15	110.70	77	165.84	157.69	142.25	85.47	82.91	77	165.84	157.69	142.25	85.47	82.91
78	221.84	213.94	186.33	121.61	119.71	78	170.43	161.22	145.86	91.25	87.53	78	170.43	161.22	145.86	91.25	87.53
79	247.01	238.34	202.51	131.90	129.47	79	175.15	164.77	149.53	97.49	92.50	79	175.15	164.77	149.53	97.49	92.50
80	273.50	265.00	220.00	143.00	140.00	80	180.00	168.34	153.28	104.25	97.84	80	180.00	168.34	153.28	104.25	97.84

# WHOLE LIFE

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### Guaranteed Cash Values Rates per \$1,000

#### Sample Illustration

Male Duration							
	5	10	15	20	Age 60	Age 62	Age 65
0	-	15.71	35.99	58.23	443.99	472.97	515.66
5	3.04	23.58	46.11	71.89	436.83	466.19	509.42
10	6.01	28.95	55.19	86.30	426.70	456.58	500.60
15	7.31	34.13	65.94	105.46	413.93	444.48	489.47
20	9.95	42.55	83.06	132.03	399.25	430.57	476.69
25	14.30	56.01	106.43	164.75	381.53	413.77	461.26
30	21.81	74.06	134.50	202.13	359.13	392.54	441.74
35	30.43	93.71	164.43	244.70	328.93	363.91	415.44
40	38.98	114.08	199.09	288.41	288.41	325.50	380.14
45	47.58	138.97	235.00	333.62	235.00	274.88	333.62
50	60.09	164.92	272.57	379.14	164.92	208.45	272.57
55	68.40	188.51	307.40	429.18	68.40	116.97	188.51
60	76.66	211.94	350.53	483.07			76.66
65	95.31	254.42	406.60	538.27			
70	126.44	304.77	459.12	581.20			
75	156.43	343.81	492.29	613.50			
80	175.58	362.56	517.27	898.01			
Female Duration							
	5	10	15	20	Age 60	Age 62	Age 65
0	-	11.94	28.92	49.17	408.31	434.70	475.28
5	0.80	17.98	38.45	63.01	401.64	428.33	469.38
10	3.36	24.14	49.06	79.08	392.74	419.82	461.48
15	6.08	31.46	62.04	98.66	381.51	409.09	451.53
20	9.62	40.88	78.33	122.49	367.56	395.77	439.16
25	14.21	52.70	98.10	151.90	349.99	378.98	423.58
30	19.89	66.86	122.53	186.26	327.48	357.49	403.63
35	26.48	84.56	151.05	222.87	298.39	329.69	377.84
40	35.34	105.41	181.10	260.68	260.68	293.67	344.41
45	44.55	125.39	210.40	299.83	210.40	245.63	299.83
50	51.58	143.77	240.76	342.54	143.77	181.98	240.76
55	57.96	164.69	276.69	389.08	57.96	100.01	164.69
60	66.42	191.63	317.28	439.02			66.42
65	82.19	224.92	363.23	487.61			
70	104.90	264.76	408.65	526.99			
75	129.46	300.16	441.13	601.52			
80	148.24	320.91	519.73	878.51			

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This is a brief description only and is not a contract. Coverage may not be available in all states.

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**K·C·L GROUP**  
BENEFITS

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