



ACCELERATE TERM SERIES

KANSAS CITY LIFE INSURANCE COMPANY



# Agent Sales Guide

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# The right protection for families and their mortgages

AcceleTerm 15, 20 and 30 is a simplified issue term series with a rapid issue process that is priced to compete against major carriers in the term market. Kansas City Life Insurance Company's AcceleTerm offers a variety of provisions and optional benefits that will appeal to those who are seeking to protect their mortgage, not just safeguard their home and contents.

## Product advantages

AcceleTerm is designed with the competitive pricing and fast underwriting you need to get the sale. In addition, Kansas City Life's unique living benefits help protect the client and their valuable insurance in case life events occur. Conversion options also combine to help you retain the buyer as a lifelong client.

AcceleTerm represents the latest in product design features and industry trends, such as:

- Competitive rates and commissions
- Objective underwriting rules and requirements for all applications
- Quick issue time
- Guaranteed maximum premium provision to ensure rates remain affordable
- Acceleration of death benefit riders offering an advance in the event of a triggering event (such as terminal illness, critical illness or chronic condition)
- Waiver of premium for unemployment or residential damage to help protect a mortgage
- Waiver of premium, accidental death benefit and children's term insurance options available



## AcceleTerm Specifications

	AcceleTerm 15	AcceleTerm 20	AcceleTerm 30
<b>Type of coverage</b>	<i>Level death benefit, 15-Year Renewable/ Convertible Term</i>	<i>Level death benefit, 20-Year Renewable/ Convertible Term</i>	<i>Level death benefit, 30-Year Renewable/ Convertible Term</i>
<b>Issue ages</b> <i>(May vary by state)</i>	<i>18 – 65 age last birthday</i>	<i>18 – 60 age last birthday</i>	<i>18 – 50 age last birthday</i>
<b>Renewable to</b>	<i>Age 95</i>		
<b>Minimum face amount</b>	<i>\$50,000</i>		
<b>Maximum face amount</b>	<i>\$300,000</i>		
<b>Policy fee – noncommissionable</b>	<i>\$60</i>		
<b>Risk classes</b>	<i>Standard Nontobacco, Standard Tobacco, Sex distinct rates</i>		
<b>Deadline for conversion</b>	<i>Available after policy year 2 and through lesser of policy year 12 or anniversary age 65. AcceleTerm is convertible to any of Kansas City Life’s eligible permanent policies. Cannot be converted to a fully underwritten product.</i>		
<b>Premium guarantee and duration</b>	<i>Yes – first 15 years</i>	<i>Yes – first 20 years</i>	<i>Yes – first 30 years</i>
<b>Riders</b>	<i>ADB, CTI, IAO, WP</i>		
<b>Other benefits</b>	<i>Accelerated Death Benefit for Chronic Condition, Accelerated Death Benefit for Critical Illness, Accelerated Death Benefit for Terminal Illness, Waiver of Premium for Unemployment, Waiver of Premium for Residential Damage</i>		
<b>Application form</b>	<i>ICC17A191 or A191 Request “AT 15”</i>	<i>ICC17A191 or A191 Request “AT 20”</i>	<i>ICC17A191 or A191 Request “AT 30”</i>

# The simplified issue term marketplace

Target markets for the AcceleTerm 15, 20 and 30:

- Young families
- Dual-income families
- People with long-term debt such as a mortgage
- Families with limited resources and insurance needs
- Small business owner looking to purchase key person insurance

## Policy features

- Can help pay off debts at policyholder's death
- Optional waiver of premium rider can help with mortgage payments by waiving premiums if the insured becomes disabled
- Waives premiums if residence sustains damages
- Waives premiums if policyholder becomes unemployed

## Prepaid premiums

A premium discount will be given for annual renewal premiums received one or more years in advance of their due date. This discount is only allowed on annual premiums. If a policyholder prepays renewal premiums and then surrenders before all prepaid renewal premiums have been applied, the policyowner will receive a return of the unused portion of the prepaid renewal premiums. The maximum prepayment period is the life of the policy.

## Reinstatement

The policy may be reinstated within three years after the date of any past due premium. Reinstatement is subject to receipt of evidence of insurability of the insured and payment of all past due premiums with a 6-percent interest from the due date of the premium, including the amount of premium from the beginning of the policy month in which reinstatement occurs to the next premium due date.

## Term conversion

AcceleTerm may be converted to any of Kansas City Life's eligible permanent insurance policies without evidence of insurability provided the amount does not exceed the death benefit of the term policy payable at the time of conversion and the premium for the AcceleTerm is not currently waived under a waiver of premium rider.

Conversion is available after policy year two through the lesser of year 12 and age 65.

Underwriting	
Face amounts \$50,000 to \$250,000	Face amounts \$250,001 to \$300,000
<i>Simplified underwriting</i>	<i>Simplified underwriting</i>
<i>Build Chart</i>	<i>Build Chart</i>
<i>MIB</i>	<i>MIB</i>
<i>Pharmaceutical check</i>	<i>Pharmaceutical check</i>
<i>MVR (mandatory for ages 18 – 45)</i>	<i>MVR (mandatory for ages 18 – 45)</i>
<i>MVR (as needed for ages 46 – 65)</i>	<i>MVR (as needed for ages 46 – 65)</i>
<i>Random phone interview (mandatory for ages 61 – 65)</i>	<i>Mandatory phone interview</i>
	<i>APS (as needed for ages 61 – 65)</i>

## Height and Weight Chart

Height	Minimum Weight	Maximum Weight	Table Maximum Weight (Diabetic and Multiple Impairments)
4'8"	78	195	182
4'9"	80	200	187
4'10"	83	206	192
4'11"	86	213	197
5'	89	218	203
5'1"	92	225	208
5'2"	95	231	213
5'3"	97	237	218
5'4"	100	243	223
5'5"	104	250	229
5'6"	107	257	236
5'7"	109	264	242
5'8"	113	272	248
5'9"	116	280	256
5'10"	119	288	263
5'11"	123	296	271
6'	127	304	279
6'1"	131	312	287
6'2"	135	320	294
6'3"	139	328	301
6'4"	143	336	310
6'5"	146	345	318
6'6"	150	354	326
6'7"	154	364	334
6'8"	159	374	343
6'9"	164	384	350
6'10"	169	394	357



# AcceleTerm provisions

The following policy provisions are built into the policy at *no cost* to the consumer.

## **Accelerated Death Benefit for Chronic Condition**

Kansas City Life will pay an accelerated death benefit payment amount to the policyowner in the event of a chronic condition. The rider is triggered if the insured cannot perform two of the six activities of daily living (ADLs) for 90 consecutive days as certified by his or her physician or requires substantial supervision to protect him or her from threats to health and safety due to severe cognitive impairment.

This is a no-cost rider and automatically added at issue.\*

## **Accelerated Death Benefit for Critical Illness**

Kansas City Life will pay an accelerated death benefit payment amount to the policyowner in the event of critical illness. Critical illness is defined as cancer, heart attack, stroke, major organ transplant or kidney failure.

This rider can be used more than once, but only once for a given trigger and no more than once each 12 months.

This is a no-cost rider and automatically added at issue.\*

## **Accelerated Death Benefit for Terminal Illness**

Kansas City Life will pay an accelerated death benefit payment amount of up to 80 percent of the policy's face amount if the insured is diagnosed by a physician as having a terminal illness and a life expectancy of 12 months or less. The accelerated death benefit amount can never exceed \$250,000.

This rider can only be used once.

This is a no-cost rider and automatically added at issue.\*

## **Residential Damage Rider**

Kansas City Life will waive all policy and rider premiums for a six-month period if an insured's residence sustains \$25,000 or more in damages. Proof of damage will be required at the time of the claim.

This rider can only be used once.

This is a no-cost rider and automatically added at issue.\*

## **Unemployment Waiver of Premium Rider**

Kansas City Life will waive all policy and rider premiums for up to a six-month period if an insured becomes unemployed. Proof of unemployment will be required at the time of the claim.

This benefit is available beginning 24 months after the issue date of the policy.

This is a no-cost rider and automatically added at issue.\*

*\*Subject to state approval.*



# AcceleTerm riders

## ***ADB – Accidental Death Benefit***

### **Issue ages: 18 – 60**

This rider provides for payment of an additional death benefit in the event of a covered accidental death. The benefit terminates on the policy anniversary on which the insured's age is 70. There is a \$200,000 coverage maximum on any one insured, including any accidental death benefits of other companies.

## ***CTI – Children's Term Insurance***

### **Issue ages: 14 days – 17 years (child's age)**

This rider may be attached only to the primary insured's policy. One low, annual premium provides coverage for all dependent children regardless of their ages. Children born after the policy takes effect are automatically covered at 14 days of age.

## ***IAO – Income Assured Option***

This endorsement allows the owner to choose how the death benefit is paid out. At the time the endorsement is added, the owner designates a Lump Sum Benefit that is immediately paid out at proof of death. The owner also designates an Installment Benefit Amount paid for a designated number of installment benefit years after proof of death. Payments of the Installment Benefit Amount begin one modal period after the Lump Sum Benefit is paid and are paid according to the mode selected. This is a no-cost enhancement.

## ***WP – Waiver of Premium***

### **Issue ages: 18 – 55**

With this rider, premiums falling due during a period of total disability will be waived. For premiums to be waived, disability must have existed for six consecutive months and must have occurred before age 60 and prior to the expiration date of the policy.

*Riders may not be available in all states and benefits may vary by state. Please see the Product Guide on the Kansas City Life Illustration System for complete details and rider limitations.*



# Prescription drug exclusions

Proposed insured who are currently taking *any* of the below listed prescription medications are not eligible for the AcceleTerm Series. Kansas City Life reserves the right to ask additional questions or pursue additional information and take final action on any medication or combination of medications listed and not listed here.

Abacavir	Droxia	Latuda	Rituxan
Abilify	Eldepryl	Leucovorin Calcium	Sandimmune
Adcirca	Eligard	Lexiva	Saphris
Aggrenox	Eliquis	Limbitrol	Seroquel
Alkeran	Eminase	Lithium	Serzone
Amiodarone	Enbrel	Megestrol Acetate (Megace)	Sinemet
Ampyra	Entresto	Mercaptopurine	Sotalol
Antabuse	Erythropoietin	Methadone	Sovaldi
Anoro Ellipta	Epivir Hbv	Methotrexate	Spiriva
Aricept	Ergoloid Mesylates	Mitomycin	Stalevo
Arimidex	Exelon	Morphine Sulfate	Stribild
Atripla	Fanapt	Mycophenolate Mofetil	Suboxone
Avonex	Femara	Myfortic	Sustiva
Azilect	Flecainide	Nabi-Hb	Symbyax
Baraclude	Fluorouracil	Naloxone Hcl	Tamoxifen
Betaseron	Galantamine	Naltrexone Hcl	Targretin
Breo Ellipta	Hydrobromide	Namenda	Temodar
Calcium Acetate	Gammagard	Neupogen	Teslac
Campath	Gamunex	Nitroglycerin	Tikosyn
Campral	Gengraf	Odefsey	Tolcapone
Caprelsa	Genvoya	Olysio	Truvada
Carbidopa/Levodopa	Geodon	Opdivo	Tudorza
Casodex	Haldol	Panretin	Tysabri
Cayston	Haloperidol	Pegasys	Viracept
Cellcept	Harvoni	Peg-Intron	Viramune
Chlorpromazine Hcl	Hepsera	Perphenazine	Viread
Clozapine	Humira	Pradaxa	Vraylor
Cognex	Hydrea	Prograf	Xarelto
Combivir	Hydroxyurea	Quinidine	Xeljanz
Comtan	Infergen	Ranexa	Yervoy
Copaxone	Inspira	Razadyne	Zenapax
Crixivan	Insulin	Rebif	Zemplar
Cyclosporine	Invega	Retrovir	Zerit
Cytosan	Invirase	Revia	Ziagen
Daklinza	Isentress	Revlimid	Zidovudine
Descovy	Kaletra	Rexulti	Zoladex
Digitek	Kalydeco	Rhythmol	Zyprexa
Digoxin	Keytruda	Ribavirin	
Dobutamine Hcl	Lamictal	Rilutek	
Donepezil	Lanoxin	Risperdal	

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Individual consideration is given for the following medications. Provide the reason for the medication on the application.

Carvedilol	Coumadin	Prednisone
Clopidogrel	Enoxaparin Sodium	Plavix
Coreg	Lovenox	Warfarin



*Note: The coverage described in this guide is for the AcceleTerm 15, 20 and 30 portfolio of Kansas City Life Insurance Company (Home Office: Kansas City, Mo.). Policy form ICC17J195 or J195; Rider forms ICC17R231 or R231, ICC17R232 or R232, ICC17R233 or R233, R102, R207, M652, R234, R235, R100. Form numbers may differ by state. Coverage may not be available in all states.*



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