



FACT SHEET

KANSAS CITY LIFE INSURANCE COMPANY



AcceleTerm Series Term Life



AcceleTerm 15, 20 and 30 are nonparticipating plans that provide a level death benefit to age 95 and level premiums during the first 15, 20 or 30 years. The policy is annually renewable after the first 15, 20 or 30 years based on the attained age of the insured. With the return of premium (ROP) feature of AcceleTerm ROP 20 or 30, the policy provides cash values to the owner upon surrender and, at the end of the initial term period, the cash values are equal to the premiums at that point (assuming no policy changes have been made and the policy has no riders).

Benefits

- AcceleTerm is one of the most straightforward, affordable ways to financially protect a family today, with the flexibility to convert to permanent protection in the future.
- AcceleTerm is designed for the mortgage protection market with simplified underwriting and a rapid issue application.
- The death benefits are level and guaranteed, and do not change for the life of the policy.
- ROP can provide a return of eligible premium upon surrender at the end of the policy's period.*
- Unique policy provisions that can help further protect a client's mortgage when they need it most.
- Policy riders and features allow you to customize for clients' specific needs.

**Premiums paid for rider benefits are not included in the return of premium calculation. Cash value at the end of the level period equals premiums paid for base coverage only and assumes no policy changes.*

Specifications

The following is a brief summary of the AcceleTerm Series product specifics. For complete details and limitations, please see the Product Guide.

Issue ages (age last birthday)

Level 15	18 – 65
Level 20	18 – 60
Level 30	18 – 50
ROP 20	20 – 55 for SNT, 20 – 50 for ST
ROP 30	20 – 50

Risk classifications

Standard Nontobacco (SNT)
Standard Tobacco (ST)

Minimum issue limit

\$50,000

Maximum issue limit

\$300,000

Policy fee

\$60 policy fee is noncommissionable. Policy fee is waived with ROP option.

Premium modes

Kansas City Life Insurance Company offers several convenient ways to pay premiums: annually, semi-annually, quarterly or monthly billing.

Underwriting

For face amounts \$50,000 to \$250,000

- Simplified underwriting
- Build Chart
- MIB
- Pharmaceutical check
- MVR (mandatory for ages 18 – 45)
- MVR (as needed for ages 46 – 65)
- Random phone interview (mandatory for ages 61 – 65)

For face amounts \$250,001 to \$300,000

- Simplified underwriting
- Build Chart
- MIB
- Pharmaceutical check
- MVR (mandatory for ages 18 – 45)
- MVR (as needed for ages 46 – 65)
- Mandatory phone interview
- APS (as needed for ages 61 – 65)

Conversion

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

Conversion is available after policy Year 2 through the lesser of Year 12 and the anniversary age 65.

Return of premium

With the policy's return of premium feature, your client may choose to receive 20 or 30 years of death benefit protection (depending on your level term choice). Then if the policy is outlived, the client receives something tangible in return – all eligible premiums paid, tax-free. Premiums paid for rider benefits are not included in the return of premium calculation. Cash value at the end of the level period equals premiums paid for base coverage only and assumes no policy changes.

The chart shows the difference between an AcceleTerm 30 without the ROP and one with the ROP. For example, assume an AcceleTerm 30 policy without the ROP was \$100 a month and an AcceleTerm 30 policy with ROP was \$150 a month. If your client is still living at the end of the level period, then 100 percent of eligible premiums are guaranteed to be returned upon surrender.

The following example is illustrative only and will vary by age, gender, risk class, length of guarantee and face amount.

AcceleTerm without ROP 30	AcceleTerm with ROP 30
\$100 monthly premium	\$150 monthly premium
If still living in 30 years, then client receives \$0.	If still living in 30 years, then client receives \$54,000 tax free.

Accelerated Death Benefit for Chronic Condition

The policyowner will receive an accelerated death benefit payment amount in the event of a chronic condition that limits the insured’s ability to perform activities of daily living. This is a no-cost rider and automatically added at issue.*

Accelerated Death Benefit for Critical Illness

The policyowner will receive an accelerated death benefit payment amount in the event of the insured’s critical illness such as a heart attack, cancer, kidney failure, major organ failure or stroke. This is a no-cost rider and automatically added at issue.*

Accelerated Death Benefit for Terminal Illness

The policyowner will receive an accelerated death benefit payment amount of up to 80 percent of the policy’s face amount if the insured is diagnosed as having a terminal illness and a life expectancy of 12 months or less. This is a no-cost rider and automatically added at issue.*

Residential Damage Rider

If the insured’s residence sustains \$25,000 or more in damages, all policy and rider premiums will be waived for a six-month period. This is a no-cost rider and automatically added at issue.*

Unemployment Waiver of Premium Rider

If the insured becomes unemployed, all policy and rider premiums will be waived for up to a six-month period. This is a no-cost rider and automatically added at issue.*

**Subject to state approval.*

AcceleTerm offers a variety of riders that allow you to customize the policy to each individual client’s needs. A brief description of each rider follows. Riders may not be available in all states. Please see the Product Guide in the Kansas City Life Illustration System for complete details and rider limitations.

Accidental Death Benefit (ADB)

This rider pays an additional death benefit if the insured dies as the result of a covered accident. The minimum benefit is \$1,000. The maximum cannot exceed the initial face amount. The benefit terminates on the policy anniversary on which the insured’s age is 70.

Children’s Term Insurance (CTI)

This rider provides level term insurance on each insured child. For each \$5,000 of initial face amount of the base policy, one unit, equal to \$1,000 of coverage, may be purchased for each insured child, up to a maximum of \$25,000. The rider terminates on the policy anniversary on which the primary insured is age 65, if living, otherwise the policy anniversary on which the insured’s age would have been 65. The term insurance on each insured child continues until the earlier of the policy anniversary on which the insured child is age 25 or the expiration date of the rider.

Income Assured Option (IAO)

This enhancement 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. Installment Benefit Amount payments begin one modal period after the Lump Sum Benefit is paid and are paid according to the mode selected. The face amount of the policy at the time the endorsement is added is the sum of the Lump Sum Benefit and the present value of the Installment Benefit.

Waiver of Premium (WP)

With this rider, premium payments are waived during a period of total disability of the primary insured. The rider terminates on the policy anniversary on which the primary insured is age 60. Premiums are waived if the disability has existed for six consecutive months, the disability occurred before the insured's age 60 and the disability occurred prior to the expiration date of the base policy.

The coverage described in this brochure is for AcceleTerm 15, 20 and 30 and AcceleTerm ROP 20 and 30 from Kansas City Life Insurance Company (Home Office: Kansas City, Mo.). Policy form ICC17J195 or J195, ICC17J196 or J196; rider forms ICC17R231 or R231, ICC17R232 or R232, ICC17R233 or R233, ICC17R236 or R236, ICC17R237 or R237, ICC17R238 or R238, R102, R207, M652, R234, R235, R214. Form numbers may differ by state. Coverage may not be available in all states.



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