



KANSAS CITY LIFE INSURANCE COMPANY



# AcceleTerm Series

## Term Life

The right protection for your family ... and mortgage

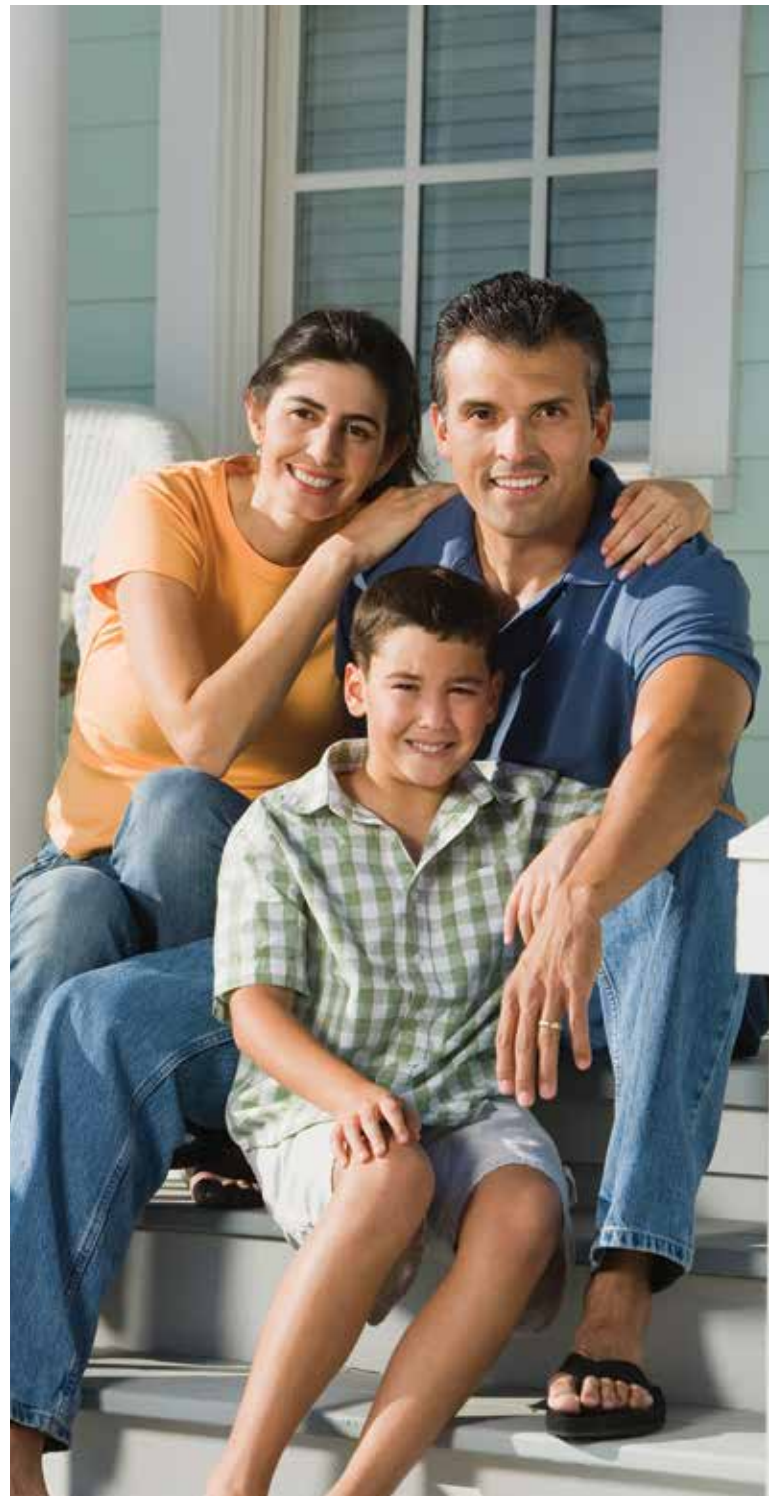
# It is all about them

You know how much your family and home mean to you. However, they are most likely the biggest financial commitments you will ever make.

Consider these questions:

- Will my family be able to make mortgage payments in the event of my death?
- If I'm not earning a living, could my family cope financially?
- How would I cover mortgage expenses if I suffered a critical illness?

The AcceleTerm Series from Kansas City Life Insurance Company can help protect your mortgage and your family.





## Ease of caring for your mortgage and family

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You'll find true value with the AcceleTerm Series. Take a look at all the benefits that come with our level premium plan:

- Simplified underwriting that doesn't require a lengthy health inquiry.
- Rapid issue application means policy approval is fast.
- Annual premiums that are guaranteed to remain level for 15, 20 or 30 years.
- Face amounts ranging between \$50,000 and \$300,000.
- Return of premium feature of the AcceleTerm ROP 20 and 30 allows that if you are still living at the end of the level period, 100 percent of eligible premiums are guaranteed to be returned upon surrender.\*
- Privileges that allow you to convert\*\* your plan to one of Kansas City Life's eligible permanent life insurance policies regardless of your health at the time of conversion.
- Flexible premium payment schedules – you can choose annual, semi-annual, quarterly or monthly premium payment options.
- Access to your death benefit if a qualifying life event occurs.
- Additional protection to waive premiums in the event you become unemployed.

*\*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.*

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



## Extra benefits\* when you need them most

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The AcceleTerm Series can provide you with more control at *no extra cost* in times of need.

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

You will receive an accelerated death benefit payment amount, if a chronic condition happens to you and you cannot perform activities of daily living.

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

In the event of critical illness such as a heart attack, cancer, kidney failure, major organ failure or stroke, this rider will pay an accelerated death benefit payment amount.

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

You will receive up to 80 percent of the policy's face amount, if you are diagnosed as having a terminal illness with a life expectancy of 12 months or less.

### **Residential Damage Rider**

If your residence sustains \$25,000 or more in damages, this rider will waive all policy and rider premiums for a six-month period.

### **Unemployment Waiver of Premium Rider**

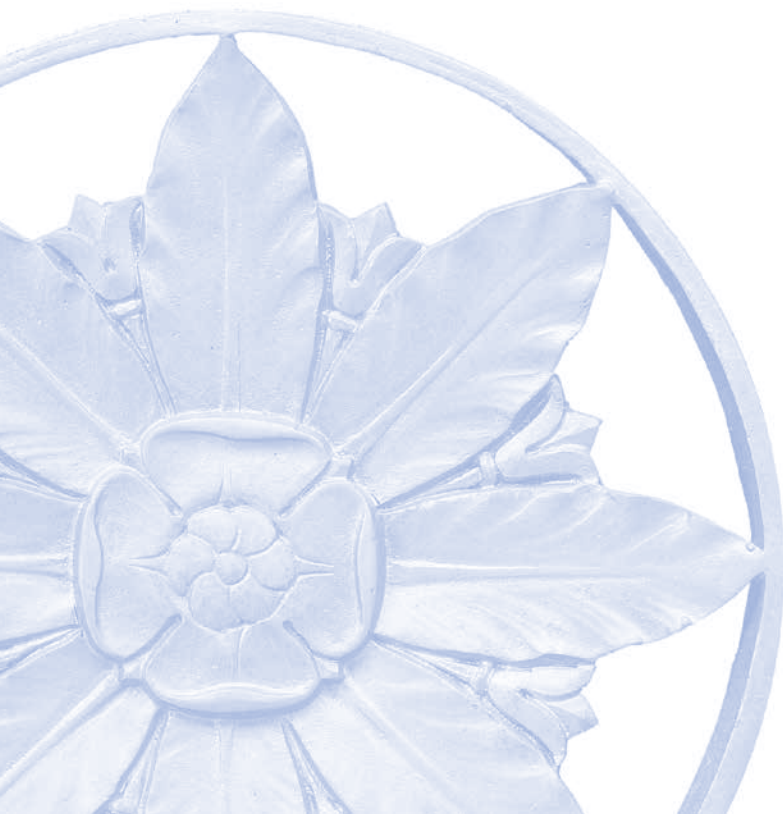
If you become unemployed, this rider will waive all policy and rider premiums for up to a six-month period.

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You can't control everything life throws at you but the Income Assured Option can help guarantee your family receives the security you planned.

### **Income Assured Option**

This enhancement allows you to choose how the death benefit is paid out. You can also select the amount, duration and frequency of income payments and still maintain a lump sum benefit as well.



*\*Benefits and riders may not be available in all states.*



## Easy upgrades to enhance protection

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You can also customize and improve your coverage. Consider adding one or more of the following riders\* at a competitive price or converting to a permanent policy for a great impact.

**Accidental Death Benefit** – You will receive an additional death benefit in the event of death due to a covered accident. With accidents among the top causes of death, this offers added security for your loved ones.

**Children's Term Insurance** – You can add level term life insurance coverage for children at a very affordable premium. This allows you to protect your loved one's future insurability.

**Waiver of Premium** – If a sudden disability strikes, bills can pile up. This rider waives the premium during a period of total disability if the disability occurs when the rider is in force, before the insured reaches age 60 and exceeds six consecutive months.

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**Conversion feature** – Depending on your goals, there are many reasons to convert your term policy to one of Kansas City Life's permanent insurance policies later. One advantage of converting instead of purchasing a new permanent life policy is that no evidence of insurability is required.

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

*\*Benefits and riders may not be available in all states.*



# Protection with the promise of receiving something back

Most term insurance does not allow you to accumulate cash within the policy. However, with AcceleTerm and the policy's return of premium (ROP) feature, you may choose to enhance your policy and receive 20 or 30 years of death benefit protection (depending on your level term choice). Then, if you outlive your policy, you receive something tangible in return – all eligible premiums\* paid, tax-free.

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 you are 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. Your agent can provide a detailed premium comparison for your unique situation.

AcceleTerm 30 without ROP	AcceleTerm 30 with ROP
\$100 monthly premium	\$150 monthly premium
If still living in 30 years, you receive \$0.	If still living in 30 years, you will receive \$54,000 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.*



## Is the AcceleTerm Series right for you?

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With the AcceleTerm Series, you can lock in your coverage for 15, 20 or even 30 years. Our policies ensure your affordable premium remains at a fixed rate for the duration of your term. If you are looking for a cost-effective way to protect your family's financial future ... and your mortgage, the AcceleTerm may be a perfect fit for you.

## Act now to protect your loved ones

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There's no better time than right now to protect your loved ones. We can help ensure your family's future financial security and determine the best plan for safeguarding your mortgage.



## We'll be with you ... We're Kansas City Life

When Kansas City Life Insurance Company makes a promise, we stand behind it. Since 1895, we have assisted policyholders through world wars, the Great Depression and various periods of recession and inflation.

Kansas City Life's reputation is built on integrity, sound investment strategies and honest business practices. To us, integrity is not an outdated notion in today's fast-paced world. It is the guiding force behind every decision we make. Every product we sell is backed by more than 120 years of quality service and financial security.



*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, R100. Form numbers may differ by state. Coverage may not be available in all states.*

*Security Assured.<sup>SM</sup>*



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