

SERFF Tracking Number: KCLF-125860681 State: Arkansas  
Filing Company: Kansas City Life Insurance Company State Tracking Number: 40590  
Company Tracking Number: M632  
TOI: L071 Individual Life - Whole Sub-TOI: L071.101 Fixed/Indeterminate Premium - Single Life  
Product Name: M632  
Project Name/Number: M632/M632

## Filing at a Glance

Company: Kansas City Life Insurance Company

Product Name: M632

SERFF Tr Num: KCLF-125860681 State: ArkansasLH

TOI: L071 Individual Life - Whole

SERFF Status: Closed

State Tr Num: 40590

Sub-TOI: L071.101 Fixed/Indeterminate

Co Tr Num: M632

State Status: Approved-Closed

Premium - Single Life

Filing Type: Form

Co Status:

Reviewer(s): Linda Bird

Author: Jason Ankenman

Disposition Date: 10/22/2008

Date Submitted: 10/16/2008

Disposition Status: Approved

Implementation Date Requested:

Implementation Date:

State Filing Description:

## General Information

Project Name: M632

Status of Filing in Domicile: Pending

Project Number: M632

Date Approved in Domicile:

Requested Filing Mode: Review & Approval

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Group Market Size:

Overall Rate Impact:

Group Market Type:

Filing Status Changed: 10/22/2008

Deemer Date:

State Status Changed: 10/22/2008

Corresponding Filing Tracking Number:

Filing Description:

RE: Kansas City Life Insurance Company

NAIC: 65129-588

FEIN: 44-0308260

Form Number: M632 Unisex Policy Amendment

Dear Sir or Madam:

<i>SERFF Tracking Number:</i>	<i>KCLF-125860681</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Kansas City Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>40590</i>
<i>Company Tracking Number:</i>	<i>M632</i>		
<i>TOI:</i>	<i>L071 Individual Life - Whole</i>	<i>Sub-TOI:</i>	<i>L071.101 Fixed/Indeterminate Premium - Single Life</i>
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<i>Project Name/Number:</i>	<i>M632/M632</i>		

Enclosed for your review and approval is the above referenced form. This form is new and will not replace or supersede any forms previously approved by your Department.

Form Number M632 will be used with our policy J167-AR, Life Paid-up at Age 95, which was approved by your Department on 2/16/2007. The Amendment will be attached to the J167-AR policy when issued in the pension market.

If you have any questions, please contact me at 800-821-6164 ext. 8706. My fax number is 816-753-3018 and my email address is jankenman@kclife.com.

## Company and Contact

### Filing Contact Information

Jason Ankenman, Variable Compliance Coordinator	jankenman@kclife.com
P O Box 219139	(800) 821-6164 [Phone]
Kansas City , MO 64121	(816) 753-3018[FAX]

### Filing Company Information

Kansas City Life Insurance Company	CoCode: 65129	State of Domicile: Missouri
P O Box 219139	Group Code: 588	Company Type: Life
Kansas City, MO 64121-9139	Group Name:	State ID Number:
(800) 821-5529 ext. [Phone]	FEIN Number: 44-0308260	

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## Filing Fees

Fee Required?	Yes
Fee Amount:	\$50.00
Retaliatory?	Yes
Fee Explanation:	
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
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Kansas City Life Insurance Company \$50.00 10/16/2008 23224778



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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved	Linda Bird	10/22/2008	10/22/2008

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## **Disposition**

Disposition Date: 10/22/2008

Implementation Date:

Status: Approved

Comment:

Rate data does NOT apply to filing.

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<b>Item Type</b>	<b>Item Name</b>	<b>Item Status</b>	<b>Public Access</b>
<b>Supporting Document</b>	Certification/Notice		Yes
<b>Supporting Document</b>	Application		No
<b>Supporting Document</b>	Life & Annuity - Acturial Memo		No
<b>Form</b>	Unisex Policy Amendment		Yes

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## Form Schedule

### Lead Form Number:

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	M632	Policy/Cont	Unisex Policy ract/Fratern Amendment al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		52	M632.pdf



**KANSAS CITY LIFE  
INSURANCE COMPANY**

***Unisex Policy Amendment***

This amendment forms a part of the policy to which it is attached.

The purpose of this amendment is to modify the Age and Sex provision and the Settlement Options provision.

The Age and Sex provision is hereby modified to provide that a misstatement of the covered person's sex will not be used as a basis for adjusting the benefits of the policy.

The Settlement Options provision is hereby modified to provide that all monthly income received under the Life Income Options will be made using the female rates shown in the Life Income Options Table for all payees regardless of the sex of the payee. If a Joint and Survivor Income Option is elected, the monthly income received under that option will be made assuming the rates shown in the following table apply in lieu of any Joint and Survivor Option rates shown in the Settlement Option provision of the policy.

***JOINT AND SURVIVOR OPTION  
Monthly Income - Ten Year Guaranteed Payment Period  
for Each \$1,000 of Proceeds Applied***

Person 1 Age	Person 2 Age					
	50	55	60	65	70	75
50	\$2.52	\$2.64	\$2.75	\$2.83	\$2.89	\$2.94
55		2.76	2.92	3.05	3.16	3.24
60			3.07	3.28	3.45	3.59
65				3.49	3.76	3.99
70					4.04	4.41
75						4.78

In all other respects, the terms, conditions and provisions of the policy will remain the same.

Signed for Kansas City Life Insurance Company, a stock company, at its Home Office, 3520 Broadway, PO Box 219139, Kansas City, MO 64121-9139.

Secretary

President

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## **Rate Information**

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## Supporting Document Schedules

### Review Status:

**Satisfied -Name:** Certification/Notice

10/15/2008

**Comments:**

**Attachment:**

Readability Certification.pdf

# READABILITY CERTIFICATION

Form	Flesch Score
M632	51.7



**Name:** Marc S. Bensing

**Title:** Assistant Vice President

**Company:** Kansas City Life Insurance Company

**Date:** October 15, 2008