

SERFF Tracking Number: KCLF-125966957 State: Arkansas
Filing Company: Kansas City Life Insurance Company State Tracking Number: 41253
Company Tracking Number: ILLUSTRATION CERTIFICATIONS 2008
TOI: L08 Life - Other Sub-TOI: L08.000 Life - Other
Product Name: Illustration Certifications 2008
Project Name/Number: Illustration Certifications 2008/Illustration Certifications 2008

Filing at a Glance

Company: Kansas City Life Insurance Company

Product Name: Illustration Certifications 2008 SERFF Tr Num: KCLF-125966957 State: ArkansasLH
TOI: L08 Life - Other SERFF Status: Closed State Tr Num: 41253
Sub-TOI: L08.000 Life - Other Co Tr Num: ILLUSTRATION State Status: Filed-Closed
CERTIFICATIONS 2008

Filing Type: Form Co Status: Reviewer(s): Linda Bird
Author: Kathleen Frese Disposition Date: 01/07/2009
Date Submitted: 12/29/2008 Disposition Status: Filed

Implementation Date Requested:

Implementation Date:

State Filing Description:

General Information

Project Name: Illustration Certifications 2008
Project Number: Illustration Certifications 2008
Requested Filing Mode: Informational
Explanation for Combination/Other:
Submission Type: New Submission
Overall Rate Impact:
Filing Status Changed: 01/07/2009
State Status Changed: 01/07/2009
Corresponding Filing Tracking Number:
Filing Description:

Status of Filing in Domicile:
Date Approved in Domicile:
Domicile Status Comments:
Market Type: Individual
Group Market Size:
Group Market Type:

Deemer Date:

Attached are the Annual Illustration Certifications for Kansas City Life Insurance Company and Security Benefit Life Insurance Company.

Company and Contact

Filing Contact Information

Kathleen Frese, Senior Compliance Analyst kfrese@kclife.com

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Product Name: Illustration Certifications 2008
Project Name/Number: Illustration Certifications 2008/Illustration Certifications 2008

P O Box 219139 (800) 821-5529 [Phone]
Kansas City, MO 64121-9139 (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? No
Retaliatory? No
Fee Explanation:
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Kansas City Life Insurance Company	\$0.00	12/29/2008	
Kansas City Life Insurance Company	\$50.00	01/07/2009	24866959

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Linda Bird	01/07/2009	01/07/2009

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Filing Fees	Note To Reviewer	Kathleen Frese	01/07/2009	01/07/2009

SERFF Tracking Number: KCLF-125966957 *State:* Arkansas
Filing Company: Kansas City Life Insurance Company *State Tracking Number:* 41253
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Product Name: Illustration Certifications 2008
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Disposition

Disposition Date: 01/07/2009

Implementation Date:

Status: Filed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: *KCLF-125966957* State: *Arkansas*
 Filing Company: *Kansas City Life Insurance Company* State Tracking Number: *41253*
 Company Tracking Number: *ILLUSTRATION CERTIFICATIONS 2008*
 TOI: *L08 Life - Other* Sub-TOI: *L08.000 Life - Other*
 Product Name: *Illustration Certifications 2008*
 Project Name/Number: *Illustration Certifications 2008/Illustration Certifications 2008*

Item Type	Item Name	Item Status	Public Access
Supporting Document	Certification/Notice		No
Supporting Document	Application		No
Supporting Document	Cover Letter		Yes
Supporting Document	Illustration Certifications		Yes
Supporting Document	List of Forms		Yes

SERFF Tracking Number: KCLF-125966957 *State:* Arkansas
Filing Company: Kansas City Life Insurance Company *State Tracking Number:* 41253
Company Tracking Number: ILLUSTRATION CERTIFICATIONS 2008
TOI: L08 Life - Other *Sub-TOI:* L08.000 Life - Other
Product Name: Illustration Certifications 2008
Project Name/Number: Illustration Certifications 2008/Illustration Certifications 2008

Note To Reviewer

Created By:

Kathleen Frese on 01/07/2009 11:10 AM

Subject:

Filing Fees

Comments:

I have submitted the filing fee via EFT today.

Thank you,

Kathleen Frese

SERFF Tracking Number: *KCLF-125966957* *State:* *Arkansas*
Filing Company: *Kansas City Life Insurance Company* *State Tracking Number:* *41253*
Company Tracking Number: *ILLUSTRATION CERTIFICATIONS 2008*
TOI: *L08 Life - Other* *Sub-TOI:* *L08.000 Life - Other*
Product Name: *Illustration Certifications 2008*
Project Name/Number: *Illustration Certifications 2008/Illustration Certifications 2008*

Rate Information

Rate data does NOT apply to filing.

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Supporting Document Schedules

Review Status:
Satisfied -Name: Cover Letter 12/29/2008
Comments:
Attachment:
KCL, SBL Letter.pdf

Review Status:
Satisfied -Name: Illustration Certifications 12/29/2008
Comments:
Attachments:
KCL.pdf
SBL.pdf

Review Status:
Satisfied -Name: List of Forms 12/29/2008
Comments:
Attachment:
KCL, SBL-AR.pdf



**KANSAS CITY LIFE
INSURANCE COMPANY**

Broadway at Armour / Box 219139 / Kansas City, Missouri 64121-9139
Telephone: (816) 753-7000
Web Site: www.kclife.com

December 29, 2008

State Insurance Department

Dear Sir or Madam,

Enclosed please find the Annual Illustration Certifications for the following companies where I am the Illustration Actuary:

Kansas City Life Insurance Company
Security Benefit Life Insurance Company

For each company, I have enclosed the following:

- ◆ Illustration Actuary's Certification
- ◆ Company Officer's Certification
- ◆ A list of all policy and rider forms for which the certifications apply

If you have any questions, please call or e-mail me.

Respectfully,

Mark A. Milton
SVP and Chief Actuary
Illustration Actuary
1-800-821-5529 ext 8345
mmilton@kclife.com

Kansas City Life Insurance Company
Annual Actuarial Certification

I, Mark A. Milton, am Senior Vice President and Chief Actuary of Kansas City Life Insurance Company and am a member of the American Academy of Actuaries in good standing. I was appointed by the Board of Directors of said insurer to be the Illustration Actuary for all plans of insurance subject to the Life Insurance Illustration Model Regulation. The appointment was effective January 1, 1997. I meet the Academy requirements for making this certification and the requirements of applicable state regulations.

The scales used in illustrating non-guaranteed elements for the plans on the attached certification form meet the requirements of the Regulation. The disciplined current scale for this plan is in conformity with the Actuarial Standard of Practice for Compliance with the NAIC Life Insurance Illustration Model Regulation (ASOP 24) promulgated by the Actuarial Standards Board. Moreover:

- No currently payable scale for business issued within the last five years and within the scope of this certification has been reduced for reasons other than changes in the experience factors underlying the disciplined current scale.
- Non-guaranteed elements illustrated for new policies are consistent with those illustrated for similar in force policies.
- Illustrated non-guaranteed elements for new and in-force policies subject to this regulation are consistent with the non-guaranteed elements amounts actually credited or charged to the same or similar forms.
- The minimum expenses used in the calculation of the disciplined current scale for all policy forms subject to this regulation were based on the Generally Recognized Expense Table for 2009 Illustrations.

In making this certification, I have not deviated from ASOP 24 in any way.



Mark A Milton FSA, MAAA
Illustration Actuary
Senior Vice President and Chief Actuary
Kansas City Life Insurance Company

December 22, 2008
Date

**Kansas City Life Insurance Company
Illustration Regulation Certification**

I, Jill A. Daniel, am Assistant Vice President and Associate Actuary of Kansas City Life Insurance Company. I am an officer of said insurer and have been appointed to certify compliance with subsection F of Section 11 of the Life Insurance Illustration Model Regulation for this state for all applicable plans of insurance.

The illustration formats meet the requirements of the Regulation and the scales used in insurer-authorized illustrations are those scales certified by the Illustration Actuary.

The company has provided its agents with information about the expense allocation method used by the company in its annual illustration certification.



Jill A. Daniel, ASA, MAAA
AVP and Associate Actuary

December 22, 2008
Date

**Security Benefit Life Insurance Company
Annual Actuarial Certification**

I, Mark A. Milton, am Senior Vice President and Chief Actuary of Kansas City Life Insurance Company and am a member of the American Academy of Actuaries in good standing. I was appointed by the Board of Directors of Security Benefit Life Insurance Company to be the Illustration Actuary for all plans of insurance subject to the Life Insurance Illustration Model Regulation.

The scales used in illustrating non-guaranteed elements for the plans on the attached certification form meet the requirements of the Regulation. The disciplined current scale for this plan is in conformity with the Actuarial Standard of Practice for Compliance with the NAIC Life Insurance Illustration Model Regulation (ASOP 24) promulgated by the Actuarial Standards Board. Moreover:

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Jill A. Daniel, ASA, MAAA
AVP and Associate Actuary

December 22, 2008
Date

Life Illustrations - Identification Form AR

Company: Kansas City Life Insurance Company
NAIC Company #: 65129
Date Submitted: December 29, 2008
Illustration Actuary: Mark Milton
Contact Phone #: (816) 753-7000
Appointment Effective: January 1, 1997
Annual Certification Date: December 31
Appointed Officer: Jill Daniel

Illustrated Plans

Policy Form Number	Policy Description	Generic Name	Marketing Name
J168-AR	Flexible Premium Adjustable Death Benefit Life Policy	Universal Life	SuperNOVA UL
J169-AR	Flexible Premium Adjustable Death Benefit Life Policy	Universal Life	SuperNOVA UL
J173-AR	Flexible Premium Adjustable Death Benefit Life Policy	Universal Life	FlexWealth Advantage UL
J174-AR	Flexible Premium Adjustable Death Benefit Life Policy	Universal Life	FlexWealth Advantage UL
J178-AR	Flexible Premium Adjustable Death Benefit Life Policy	Universal Life	Life Protector

Illustrated Plans (cont'd.)
AR

Policy Form Number	Policy Description	Generic Name	Marketing Name
R191	Disability Payment of Premium Rider	Disability Premium Rider	DPP Rider
R204	Acceleration of Death Proceeds Rider	Enhanced Living Benefit Rider	ELB Rider
R205	Acceleration of Death Proceeds Rider		ELB Rider
R208	Disability Continuance of Insurance Rider	Disability Continuance of Insurance Rider	UL DCOI Rider
R209	Monthly Benefit Rider	Monthly Benefit Rider	MBR
R213	Other Insured Term Life Insurance Rider	Other Insured Rider	UL OI Rider
R132	Term Insurance Rider	Term Rider	EXP Rider
R175	Term Life Rider	Term Rider	EXP Rider
R183	Joint First to Die Life Insurance Rider	Term Rider	Joint First to Die Rider
R184	Joint Survivorship Four-Year Term Life Insurance Rider	Term Rider	Joint Survivorship Four-Year Term Rider
R214	Waiver of Premium Rider	Waver of Premium Rider	WP Rider

* Pending approval of filing.

Non-Illustrated Plans AR

Policy Form Number	Policy Description	Generic Name	Marketing Name
J160-A	Adjustable Premium Renewable & Convertible Term	Term Life	Level 10 Level 15 Level 20 Level 30 Level 10 Advantage Level 15 Advantage Level 20 Advantage Level 30 Advantage
J175-AR	Adjustable Premium Renewable and Convertible Term Policy with return of premium benefit	ROP Term	Return of Premium Term

* Pending approval of filing.

**SECURITY BENEFIT LIFE INSURANCE COMPANY
ACTUARIAL CERTIFICATION OF COMPLIANCE
AR**

Illustrated Plans

No products will be issued with illustrations

Non-Illustrated Plans

No non-illustrated plans will be issued with illustrations.