

<i>SERFF Tracking Number:</i>	<i>KCLF-126128171</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Kansas City Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>42190</i>
<i>Company Tracking Number:</i>	<i>J181</i>		
<i>TOI:</i>	<i>A02I Individual Annuities- Deferred Non-Variable</i>	<i>Sub-TOI:</i>	<i>A02I.003 Single Premium</i>
<i>Product Name:</i>	<i>J181</i>		
<i>Project Name/Number:</i>	<i>J181/J181</i>		

Filing at a Glance

Company: Kansas City Life Insurance Company

Product Name: J181	SERFF Tr Num: KCLF-126128171	State: Arkansas
TOI: A02I Individual Annuities- Deferred Non-Variable	SERFF Status: Closed-Approved-Closed	State Tr Num: 42190
Sub-TOI: A02I.003 Single Premium	Co Tr Num: J181	State Status: Approved-Closed
Filing Type: Form	Author:	Reviewer(s): Linda Bird
	Date Submitted: 04/24/2009	Disposition Date: 07/15/2009
		Disposition Status: Approved-Closed
Implementation Date Requested: On Approval		Implementation Date:

State Filing Description:

General Information

Project Name: J181	Status of Filing in Domicile: Pending
Project Number: J181	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: 07/15/2009	Explanation for Other Group Market Type:
	State Status Changed: 05/06/2009
Deemer Date:	Created By: Jennifer Penfield
Submitted By: Jennifer Penfield	Corresponding Filing Tracking Number:

Filing Description:

We are submitting form J181 for your review and approval. This contract is a single-premium, deferred annuity. The guaranteed interest rate will be redetermined after five, seven, or ten years, depending on which option the owner selects at issue.

Under the Table of Guaranteed Values, on page 4, we state that the values are calculated based upon the Guaranteed Interest Rate in effect before the Redetermination Date. We also state that the Guaranteed Interest Rate after the Redetermination Date will be based on 1%. We have based the second period's rate on 1%, as stated, because it is the minimum rate that would be used.

SERFF Tracking Number: KCLF-126128171 State: Arkansas
 Filing Company: Kansas City Life Insurance Company State Tracking Number: 42190
 Company Tracking Number: J181
 TOI: A021 Individual Annuities- Deferred Non- Sub-TOI: A021.003 Single Premium
 Variable
 Product Name: J181
 Project Name/Number: J181/J181

On the schedule page, we list "Redetermination Dates" and "Guaranteed Interest Rate". Likewise, in the body of the contract, there is a "Redetermination Dates" definition (Section 2.14) and a "Guaranteed Interest Rate" provision (Section 4.6) that further explain the redeterminable interest rate concept.

A statement of variability has been provided under the Supporting Documentation tab.

There are no unusual features relative to products being sold by other companies.

The Flesch readability score for these forms is 51.4.

Company and Contact

Filing Contact Information

Jennifer Penfield, Compliance Analyst jpenfield@kclife.com
 3520 Broadway St 800-821-5529 [Phone] 8420 [Ext]
 PO Box 219139
 Kansas City, MO 64121-2139

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

Filing Fees

Fee Required? Yes
 Fee Amount: \$50.00
 Retaliatory? Yes
 Fee Explanation: \$50.00 per form in Missouri.
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Kansas City Life Insurance Company	\$50.00	04/24/2009	27416236

SERFF Tracking Number: KCLF-126128171 *State:* Arkansas
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Company Tracking Number: J181
TOI: A021 Individual Annuities- Deferred Non- *Sub-TOI:* A021.003 Single Premium
Variable
Product Name: J181
Project Name/Number: J181/J181

Disposition

Disposition Date: 07/15/2009

Implementation Date:

Status: Approved-Closed

Comment: Company has made corrections to the original submission.

Rate data does NOT apply to filing.

SERFF Tracking Number: KCLF-126128171 State: Arkansas
 Filing Company: Kansas City Life Insurance Company State Tracking Number: 42190
 Company Tracking Number: J181
 TOI: A021 Individual Annuities- Deferred Non- Sub-TOI: A021.003 Single Premium
 Variable
 Product Name: J181
 Project Name/Number: J181/J181

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		Yes
Supporting Document	Application		Yes
Supporting Document	Life & Annuity - Actuarial Memo		No
Supporting Document	Statement of Variability		Yes
Form (<i>revised</i>)	Single-premium, deferred annuity contract, nonparticipating		Yes
Form	Single-premium, deferred annuity contract, nonparticipating	Replaced	Yes

SERFF Tracking Number: KCLF-126128171 *State:* Arkansas
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TOI: A021 Individual Annuities- Deferred Non- *Sub-TOI:* A021.003 Single Premium
Variable
Product Name: J181
Project Name/Number: J181/J181

Disposition

Disposition Date: 05/06/2009

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

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 Variable
 Product Name: J181
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Amendment Letter

Submitted Date: 07/14/2009

Comments:

Kansas City Life has made the following changes to the form. Thank you for reopening the filing.

*The schedule pages have been modified to be consistent with a seven-year Interest Rate Guarantee Period:

*Page 3: The Maturity Date, Contract Date, and Monthly Life Income Factor have been modified to be consistent with a seven-year period.

*Page 3: The wording under both the Guaranteed Interest Rate and Interest Rate Guarantee Period has been modified.

*Page 4: The Table of Guaranteed Values has been corrected as well as the wording underneath the table.

Contract body:

*Section 7.2: last sentence of the first paragraph was changed to: "In no event will the Guaranteed Interest Rate be less than 1%."

*Section 7.2: last sentence of the second paragraph was changed to: "The interest rate will always be at least as great as the redetermined Guaranteed Interest Rate."

*Section 7.7, first sentence was changed to: "Our calculation of guaranteed values is based on the Guaranteed Interest Rate."

*Section 7.7: second sentence was changed to: "This rate will never be less than 1%."

Sincerely,

Jennifer Penfield
 1-800-821-6164 ext 8420

Changed Items:

Form Schedule Item Changes:

Form Schedule Item Changes:

Form Number	Form Type	Form Name	Action	Form Action Other	Previous Filing #	Replaced Form #	Readability Score	Attachments
J181	Policy/Contr	Single-act/Fraternal premium, Certificate deferred	Initial				51.400	J181.pdf

SERFF Tracking Number: KCLF-126128171 *State:* Arkansas
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Variable
Product Name: J181
Project Name/Number: J181/J181

Note To Filer

Created By:

Linda Bird on 07/13/2009 11:04 AM

Last Edited By:

Linda Bird

Submitted On:

07/13/2009 11:04 AM

Subject:

Request to reopen filing

Comments:

Filing has been reopened in order for corrections to be made in the original filing submission.

SERFF Tracking Number: KCLF-126128171 State: Arkansas
Filing Company: Kansas City Life Insurance Company State Tracking Number: 42190
Company Tracking Number: J181
TOI: A021 Individual Annuities- Deferred Non- Sub-TOI: A021.003 Single Premium
Variable
Product Name: J181
Project Name/Number: J181/J181

Note To Reviewer

Created By:

Jennifer Penfield on 07/09/2009 11:12 AM

Last Edited By:

Jennifer Penfield

Submitted On:

07/09/2009 11:13 AM

Subject:

Request to reopen filing

Comments:

Good morning,

Since this filing was approved May 6, we have noticed some inconsistencies in the form and would therefore like to resubmit the form for approval. J181 has not been issued yet.

The corrections we would like to make are as follows:

*The schedule pages have been modified to be consistent with a seven-year Interest Rate Guarantee Period.

*Page 3: The Maturity Date, Contract Date, and Monthly Life Income Factor have been corrected. The wording under both the Guaranteed Interest Rate and Interest Rate Guarantee Period has been modified.

Page 4: The Table of Guaranteed Values has been corrected as well as the wording underneath the table.

Contract body:

*Section 7.2: last sentence of the first paragraph was changed to: "In no event will the Guaranteed Interest Rate be less than 1%."

*Section 7.2: last sentence of the second paragraph was changed to: "The interest rate will always be at least as great as the redetermined Guaranteed Interest Rate."

*Section 7.7: first sentence was changed to: "Our calculation of guaranteed values is based on the Guaranteed Interest Rate."

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Variable
Product Name: J181
Project Name/Number: J181/J181

*Section 7.7: second sentence was changed to: "This rate will never be less than 1%."

Please let me know at your earliest convenience if the reopening would be possible.

Sincerely,

Jennifer Penfield
1-800-821-6164 ext 8420

SERFF Tracking Number: KCLF-126128171 State: Arkansas
 Filing Company: Kansas City Life Insurance Company State Tracking Number: 42190
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 Variable
 Product Name: J181
 Project Name/Number: J181/J181

Form Schedule

Lead Form Number: J181

Schedule Item Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	J181	Policy/Contract/Fratern al Certificate Single-premium, deferred annuity contract, nonparticipating	Initial		51.400	J181.pdf



**KANSAS CITY LIFE
INSURANCE COMPANY**

***Single Premium Deferred Annuity Contract -
Nonparticipating***

Contract Number
[123456789]
Annuitant
[John Doe]
Agency
[0001]

Annuity Proceeds payable at Maturity Date. Death Proceeds payable in event of death of Annuitant prior to Maturity Date.

The surrender benefit and the amount applied to purchase annuity payments may be subject to a Market Value Adjustment. This adjustment may result in an increase or decrease in the amount distributed.

Kansas City Life Insurance Company will pay the Proceeds of this contract according to the provisions on this and the following pages, all of which are part of this contract. This contract is a legal contract between You and Kansas City Life Insurance Company. **READ YOUR CONTRACT CAREFULLY.**

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

10-Day Right to Examine Contract

Please examine this contract carefully. If You are not satisfied, You may return the contract to Us or to Your agent within 10 days of its receipt. If returned, the contract will be void from the beginning and any premium paid will be refunded.

Guide to Contract Provisions

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Section 1: Contract Data

Beneficiary

As stated in the application or in the last Beneficiary designation filed with Us.

Owner

As stated in the application or in the last ownership designation filed with Us.

Issue Age

[35]

Sex

[Male]

Risk Classification

Standard

Redetermination Dates

[April 8, 2016] and subsequent Contract Anniversaries.

Guaranteed Interest Rate

[4.25%]

The Guaranteed Interest Rate will be redetermined as described in Section 4.6, Guaranteed Interest Rate. The redetermined Guaranteed Interest Rate will always be at least 1% and no more than 3%.

Interest Rate Guarantee Period

Contract Years 1-[7]

The Interest Rate Guarantee Period is selected by the owner of the contract at issue.

Contract Number

[123456789]

Annuitant

[John A. Doe]

Contract Date

[April 8, 2009]

Maturity Date

[April 8, 2039]

Monthly Life Income Factor

[\$4.35] per \$1,000 of Maturity Proceeds

Guaranteed Payment Period

120 Months

Section 1: Contract Data (continued)

Date Prepared: [04/08/2009]

Annuitant
[JOHN A. DOE]

Contract Number
[123456789]

<u>Form Number</u> J181	<u>Benefit Description</u> Single Premium Deferred Annuity Contract -Nonparticipating –	<u>Single Premium</u> \$[10,000.00]
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Table of Guaranteed Values

<u>Contract Year</u>	<u>Guaranteed Accumulated Values</u>	<u>Guaranteed Cash Surrender Values</u>
1	\$[10,425.00]	\$[9,580.58*]
2	\$[10,868.06]	\$[10,085.56*]
3	\$[11,329.96]	\$[10,616.17*]
4	\$[11,811.48]	\$[11,173.66*]
5	\$[12,313.47]	\$[11,759.36*]
6	\$[12,836.79]	\$[12,374.66*]
7	\$[13,382.35]	\$[13,382.35*]
8	\$[13,516.18]	\$[13,516.18]
9	\$[13,651.34]	\$[13,651.34]
10	\$[13,787.85]	\$[13,787.85]
11	\$[13,925.73]	\$[13,925.73]
12	\$[14,064.99]	\$[14,064.99]
13	\$[14,205.64]	\$[14,205.64]
14	\$[14,347.69]	\$[14,347.69]
15	\$[14,491.17]	\$[14,491.17]
16	\$[14,636.08]	\$[14,636.08]
17	\$[14,782.44]	\$[14,782.44]
18	\$[14,930.27]	\$[14,930.27]
19	\$[15,079.57]	\$[15,079.57]
20	\$[15,230.36]	\$[15,230.36]
Age 60	\$[16,007.27]	\$[16,007.27]
Age 62	\$[16,329.01]	\$[16,329.01]
Age 65	\$[16,823.80]	\$[16,823.80]

Values shown in the table above are based on a net single premium of \$[10,000], a Guaranteed Interest Rate of [4.25]% from the Contract Date until the first Redetermination Date, and a minimum Guaranteed Interest Rate of 1% beginning on the first Redetermination Date. These values assume that no partial surrenders have been made. We will adjust values between Contract Anniversaries for any premium paid and any time elapsed during the year. We will furnish values for any Contract Year not shown on request.

*Surrender payments during the Interest Rate Guarantee Period may be increased or decreased by a Market Value Adjustment, see Section 7.4.

Section 1: Contract Data (continued)

Date Prepared: [04/08/2009]

Annuitant
[JOHN A. DOE]

Contract Number
[123456789]

[Surrender Charge Percentages

<u><i>Beginning of Contract Year</i></u>	<u><i>Percentage</i></u>
1	10%
2	9%
3	8%
4	7%
5	6%
6	5%
7	4%
8+	0%

]

The surrender charge is the Contract Value times the percentage shown in the table above for the applicable Contract Year. The surrender charge percentage during a Contract Year will be interpolated to reflect the time elapsed during that year.

We will not assess a surrender charge beginning in the Contract Year in which the surrender charge percentage reaches zero.

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Section 2: Definition of Certain Terms

The following are key words used in this contract and are important in describing both Your rights and ours. As You read this contract, refer to these definitions.

2.1 Age

Age means the Age on the Annuitant's last birthday as of each Contract Anniversary. This contract is issued at the Age shown in Section 1, Contract Data, which is the Annuitant's Age on the Contract Date. If the Contract Date falls on the birthday of the Annuitant, the Age will be the Age attained by the Annuitant on the Contract Date.

2.2 Annuitant

The person on whose life the annuity benefit for this contract is based.

2.3 Beneficiary

The person You have designated in the application or in the last Beneficiary designation filed with Us to receive any Proceeds payable under this contract at the death of the Annuitant.

2.4 Cash Surrender Value

The Contract Value at the time of surrender less applicable surrender charges and any premium taxes payable, plus or minus any applicable Market Value Adjustment.

2.5 Contract Anniversary

The same day and month as the Contract Date each year that the contract remains in force.

2.6 Contract Year

Any period of twelve months starting with the Contract Date and each Contract Anniversary thereafter.

2.7 Contract Date

The Contract Date is the date from which contract months, years and anniversaries are computed.

2.8 Contract Value

The value accumulated in Your contract. This value is described in more detail in Section 7.2, Contract Value.

2.9 Interest Rate Guarantee Period

The period of years during which We guarantee a specified interest rate.

2.10 Market Value Adjustment

An adjustment in a surrender payment to You in excess of the 10% free partial surrender, or in the amount applied to a settlement option. The adjustment reflects changes in the level of interest rates since the Interest Rate Guarantee Period

started. A positive Market Value Adjustment will increase the surrender value and a negative Market Value Adjustment will decrease the surrender value. Section 7.4, Market Value Adjustment, explains how the adjustment is calculated.

2.11 Maturity Date

The scheduled date shown in Section 1, Contract Data, on which We will pay the maturity Proceeds of the contract. You elect in what form to receive this payment. The latest Maturity Date is the later of the Contract Anniversary following the Annuitant's 85th birthday or the tenth anniversary of the contract. However, qualified contracts may be required to begin distributions at Age 70 1/2.

2.12 Owner

The person entitled to exercise all rights and privileges provided in the contract.

2.13 Proceeds

The total amount We are obligated to pay under the terms of this contract adjusted by any applicable Market Value Adjustment.

2.14 Redetermination Dates

The dates, shown in Section 1, Contract Data, upon which the Guaranteed Interest Rate will be redetermined.

2.15 We, Us

Kansas City Life Insurance Company.

2.16 Written Notice

A Written Notice or notice in a form satisfactory to Us, which is signed by the Owner and received at the Home Office.

2.17 You, Your

The Owner of this contract. The Owner may be someone other than the Annuitant.

Section 3: Proceeds

3.1 Types of Proceeds and Method of Payment

There are various types of Proceeds available under this contract. These include:

- Maturity Proceeds
- Death Proceeds
- Surrender Proceeds
- Partial Surrender Proceeds
- Nursing Home Benefit Proceeds

We will pay maturity, death or surrender Proceeds either under a payment option as described in Section 8 or in a lump sum. The amount of Proceeds payable will vary by the type of Proceeds and the form of payment selected. We will only pay partial surrender Proceeds as a lump sum or under the

Systematic Partial Surrender Plan described in Section 7.6.

We reserve the right to require that this contract be returned to Us when maturity, surrender or death Proceeds are paid.

To the extent permitted by law, Proceeds will not be subject to any claims of Your creditors or the Beneficiary's creditors.

3.2 Maturity Proceeds

On the Maturity Date we will pay the maturity Proceeds to the Annuitant, if living.

The maturity Proceeds will be equal to:

- 1) the Cash Surrender Value as described in Section 7.3, if You choose a lump sum, Option 1, or Options 2 or 3 with a payment period of less than five years: or
- 2) the Contract Value as described in Section 7.2, if You choose Options 2 or 3 with a payment period of at least five years, or Options 4 or 5.

If You fail to make another selection of a payment option or lump sum payment, we will apply the Contract Value under payment Option 4 with an installment refund option of 120 months. This means that the monthly payments will continue for a minimum of 120 months and as long thereafter as the Annuitant lives. If the Annuitant dies before receiving a total of 120 monthly payments, we will continue to make monthly payments to the Beneficiary until a total of 120 payments have been made. The Beneficiary may elect in writing to receive the present value of any remaining guaranteed payments in a single sum.

3.3 Death Proceeds

If the Annuitant dies prior to the Maturity Date, we will pay the Proceeds to the Beneficiary. We require proof of the Annuitant's death while this contract is in force. We will pay the Proceeds to the Beneficiary in a lump sum unless You or the Beneficiary elect one of the payment options listed in Section 8.

The Proceeds payable will be the Contract Value at the time of death as defined in Section 7.2. There will be no Market Value Adjustment made on death Proceeds.

We will pay interest on single sum death Proceeds from the date of the Annuitant's death until the date of payment. Interest will be at an annual rate determined by Us, but never less than the rate required by the state in which this contract is delivered.

3.4 Surrender Proceeds

We will pay Proceeds of a full surrender of the contract as either a lump sum or under a payment option as described in Section 8. Unless You specify otherwise, We will pay surrender Proceeds as a lump sum. Surrender Proceeds will be equal to:

- 1) the Cash Surrender Value as described in Section 7.3, if You choose a lump sum, Option 1, or Options 2 or 3 with a payment period of less than five years: or
- 2) the Contract Value as described in Section 7.2, plus or minus any Market Value Adjustment, if You choose Options 2 or 3 with a payment period of at least five years, or Options 4 or 5.

The amount of Proceeds payable under the Partial Surrender Provision is defined in Section 7.5. We will only pay out partial surrender Proceeds as a lump sum or under the Systematic Partial Surrender Plan described in Section 7.6.

3.5 Nursing Home Benefit Proceeds

If We receive satisfactory proof that the Owner is admitted to a licensed nursing home, up to the full Contract Value may be paid out equally over at least a three year period with no surrender charges or Market Value Adjustment. The Owner must be confined to a licensed nursing home for at least 90 days before the surrender charges will be waived.

3.6 Proceeds Applied Under Payment Options

If You elect to receive Proceeds under a payment option as described in Section 8, We may require proof that the Annuitant is living.

If You choose to receive a life income (Payment Options 4 or 5), this life income will be purchased using the applicable monthly life income factor shown in Section 8. If the payout rates in use by Us at the time Proceeds become payable are more favorable than those shown in Section 8, We will provide a life income using the more favorable rates.

Once a monthly life income (Payment Options 4 or 5 as described in Section 8) becomes payable, You may not make any election regarding payment of the Proceeds other than the right to change the Beneficiary or contingent payee.

Section 4: Other Contract Provisions

4.1 Contract

This contract and application are the entire contract. This contract is issued in consideration of the application and payment of the single premium. We will attach a copy of the application when We issue the contract. In the absence of fraud, all statements

made in the application either by You or by the Annuitant will be considered representations and not warranties. We may use statements to contest a claim or the validity of this contract only if they are contained in the application.

4.2 Authority to Change or Modify

No change or waiver of any provisions of this contract will be valid unless made in writing by Us and signed by our President, Vice President, Secretary or Assistant Secretary. No agent or other person has authority to change or waive any provision of Your contract.

4.3 Incontestability

After this contract has been in force during the Annuitant's lifetime for two years from the Contract Date, We cannot contest this contract.

4.4 Age and Sex

This contract is issued at the Age shown in Section 1, Contract Data.

If the Annuitant's Age or sex has been incorrectly stated, the benefits under this contract will be those the Proceeds applied would have purchased for the correct Age and sex.

If the incorrect statement is not discovered until after payments have begun:

- 1) any overpayment by Us will be deducted from the next succeeding payment or payments as they fall due; or
- 2) any underpayment by Us will be paid in one sum to the Annuitant.

In either case, interest will be payable at the rate of 3% per year compounded annually.

4.5 Evidence That Annuitant is Living

We may require proof that the Annuitant is living whenever the total monthly income paid to the Annuitant exceeds the amount guaranteed.

4.6 Guaranteed Interest Rate

The Guaranteed Interest Rate, shown in Section 1, Contract Data, is in effect from the Contract Date to the first Redetermination Date shown in Section 1, Contract Data. On each Redetermination Date, a redetermined Guaranteed Interest Rate will take effect. The redetermined Guaranteed Interest Rate is based on the 5-year Constant Treasury Maturity monthly average rate for November of the previous calendar year published by the Federal Reserve, known hereafter in this provision as the Treasury Rate. The redetermined Guaranteed Interest Rate will be calculated as the Treasury Rate rounded to the nearest five-hundredths of one percent (0.05%)

reduced by 1.25%, and will be at least 1% and not more than 3%.

We will notify You when Your Guaranteed Interest Rate is redetermined.

4.7 Option to Change Maturity Date

You may elect a new Maturity Date at any time by making a Written Notice to Us subject to the following limitations:

- 1) We must receive Your Written Notice at least 30 days before the current Maturity Date;
- 2) the requested Maturity Date must be a date that is at least 30 days after We receive Your Written Notice;
- 3) the requested Maturity Date cannot exceed the later of the Contract Anniversary following the Annuitant's 85th birthday, or the tenth anniversary of the contract; and
- 4) the requested Maturity Date must be no later than any earlier Maturity Date required by law.

We may require that the contract be submitted for endorsement to show the change.

If You elect a new Maturity Date, the monthly life income factor will be as shown in Table B of Section 8, Options for Payment of Proceeds.

4.8 Contract Termination

We reserve the right to terminate this contract if You make a partial withdrawal which lowers the Contract Value to less than \$2,000.

4.9 Nonparticipating

This contract will not participate in any of our profits, losses or surplus earnings.

4.10 Annual Report

At least annually, We will send You a report, free of charge, showing the following:

- 1) the Contract Value;
- 2) the Cash Surrender Value; and
- 3) any other information required by law or regulation.

Upon receiving Your Written Notice, We will send You a report at any other time during the year for a reasonable charge as determined by Us (but never more than \$25).

Section 5: Premiums

5.1 Premium

Your single premium is payable at the Home Office or to a representative authorized to receive

premiums. A receipt signed by Us will be furnished on request. We will not accept any additional premium payments during an Interest Rate Guarantee Period. Your Interest Rate Guarantee Period is shown in Section 1, Contract Data.

Section 6: Control of Contract

6.1 Ownership

The Annuitant is the Owner unless otherwise provided in the application. As Owner, You may exercise every right provided by Your contract. These rights and privileges end at the Annuitant's death.

The consent of the Beneficiary is required to exercise these rights if You have waived the right to change the Beneficiary.

If this contract is part of a qualified plan under the Internal Revenue Code, it may not be:

- 1) pledged as collateral for a loan;
- 2) pledged as security for the performance of any obligation or for any other purpose to any person other than to Us; or
- 3) sold, assigned, transferred or discounted.

However, if this contract is owned by a trust, custodian or employer as part of a qualified plan, ownership may be assigned by them to the person eligible to receive payment.

6.2 Change of Ownership

Except as provided in Section 6.1, You may change the ownership of this contract by giving Written Notice to Us. The change will be effective on the date Your request was signed but will have no effect on any payment made or other action taken by Us before We receive it. We may require that the contract be submitted for endorsement to show the change.

Certain federal income tax consequences may apply to a change of ownership on non-qualified contracts. You should consult with Your tax advisor before requesting any change of ownership on a non-qualified contract.

6.3 Assignment

An assignment is a transfer of some or all of Your rights under this contract. No assignment will be binding on Us unless made in writing and filed at our Home Office. We assume no responsibility for the validity or effect of any assignment.

Certain federal income tax consequences may apply to an assignment. You should consult with Your tax advisor before requesting any assignment.

6.4 Beneficiary

The Beneficiary is shown on the application or in the last Beneficiary designation filed with Us. Death Proceeds will be paid to the Beneficiary except as provided in this Section.

If any Beneficiary dies before the Annuitant, that Beneficiary's interest will pass to any other beneficiaries according to their respective interests.

If all beneficiaries die before the Annuitant, We will pay the death Proceeds to You, if living, otherwise to Your estate or legal successors.

Unless You have waived the right to do so, You may change the Beneficiary by filing a written request in a form satisfactory to Us. In order to be effective, the written request for change of Beneficiary must be signed while Your contract is in force and the Annuitant is living. The change will be effective on the date Your request was signed but will have no effect on any payment made or other action taken by Us before We receive it.

The interest of any Beneficiary will be subject to:

- 1) any assignment of this contract which is binding on Us; and
- 2) any optional settlement agreement in effect at the Annuitant's death.

6.5 Simultaneous Death of Beneficiary and Annuitant

We will pay death Proceeds as though the Beneficiary died before the Annuitant if:

- 1) the Beneficiary dies at the same time as or within 15 days of the Annuitant's death; and
- 2) We have not paid the Proceeds to the Beneficiary within this 15-day period.

Section 7: Guaranteed Contract Values

7.1 Determination of Net Single Premium

The net single premium, shown in Section 1, Contract Data, is the single premium received reduced by any premium taxes payable as of the Contract Date.

7.2 Contract Value

We will accumulate the net single premium with interest at the Guaranteed Interest Rate (compounded annually) which We guaranteed when the Interest Rate Guarantee Period started. The interest rate applicable to the Interest Rate Guarantee Period is shown in Section 1, Contract Data. In no event will the Guaranteed Interest Rate be less than 1%.

The interest rate credited to this contract after the Interest Rate Guarantee Period has elapsed will be determined annually. The interest rate will always be at least as great as the redetermined Guaranteed Interest Rate.

The Contract Value at the end of any calendar year is equal to:

- 1) the previous year's Contract Value; plus
- 2) the guaranteed interest for Your current Interest Rate Guarantee Period, less
- 3) any deductions for partial surrenders occurring during the year.

Interest will be credited on the portion of the Contract Value surrendered up to the date such surrender is requested.

The Contract Value will also be decreased by any premium taxes payable.

Contract Values at any date within a Contract Year will be determined by Us with allowance for the time elapsed in that Contract Year.

7.3 Cash Surrender Value

You may surrender this contract for its Cash Surrender Value at any time before the earlier of:

- 1) Your death;
- 2) the Annuitant's death;
- 3) the Owner's death; or
- 4) the Maturity Date.

When You surrender the contract You will receive 10% of the Contract Value without a surrender charge or a Market Value Adjustment, provided You have not exercised the partial surrender provision or have not participated in the systematic partial surrender plan during the current Contract Year.

The Cash Surrender Value of this contract will never be less than the minimum value required by the state in which this contract is delivered.

The Cash Surrender Value is equal to the larger of:

- 1) the Contract Value less applicable surrender charges, any premium taxes payable, and any positive or negative Market Value Adjustment as defined in Section 7.4; or
- 2) a minimum guaranteed Contract Value which equals the accumulated premiums paid, less
 - (a) any prior surrenders (including surrender charges); and
 - (b) any premium taxes payable.

The above amount is accumulated at the Guaranteed Interest Rate per year from the time of any prior surrender payments or administrative charge, less the current surrender charge.

To surrender the contract You must submit a written request to Us. We have the right to require that the contract be returned to Us as well. We will determine the Cash Surrender Value on the date We receive these requirements.

We will pay the Cash Surrender Value in a lump sum unless You request payment under a payment option.

Certain federal income tax consequences may apply to a cash surrender of the contract. You should consult with Your tax advisor before requesting a surrender.

We have the right to delay paying any Cash Surrender Value for up to six months from the date surrender is requested.

7.4 Market Value Adjustment

A Market Value Adjustment is an increase or decrease in Proceeds payable reflecting changes in the level of interest rates since the Interest Rate Guarantee Period started.

Surrenders made prior to the last day of the Interest Rate Guarantee Period in excess of the free surrender amount are subject to a Market Value Adjustment. Surrenders made after the Interest Rate Guarantee Period are not subject to a Market Value Adjustment.

As used in this provision, 'Treasury Rate' means the U.S. Treasury Note Constant Maturity Yield as reported in Federal Reserve Bulletin Release H.15. The Market Value Adjustment is based on the following:

K = the Treasury Rate for a maturity equal to the Interest Rate Guarantee Period for the week preceding the establishment of the Interest Rate Guarantee Period;

J = the Treasury Rate for a maturity equal to the Interest Rate Guarantee Period for the week preceding the receipt of the surrender request or a request for payment of Proceeds under a settlement option. However, J is limited to 3 percent above or below K for the Market Value Adjustment, regardless of the current interest crediting rate.

N = the number of whole and partial years from the date We receive the surrender request or request for payment of Proceeds under a settlement option until the end of the Interest Rate Guarantee Period.

The Market Value Adjustment factor is determined from the following formula:

$$.9 \times \{K - (J + .0025)\} \times N$$

Any amount surrendered from the Contract Value which is subject to a Market Value Adjustment is multiplied by the Market Value Adjustment factor to determine the amount of the Market Value Adjustment.

We will waive any Market Value Adjustment on surrenders taken to satisfy IRS minimum distribution rules. This waiver is permitted only for surrenders which satisfy distributions resulting from each contract.

7.5 Partial Surrender

At any time before the earlier of the death of the Annuitant or the Maturity Date, You may surrender up to 10% of the Contract Value each Contract Year and have the Proceeds paid to You in a lump sum without incurring a surrender charge or a Market Value Adjustment. However, any surrender in excess of 10% during a Contract Year will be subject to the surrender charge and the applicable Market Value Adjustment. The minimum distribution requested must be at least \$100. We will surrender the amount requested from the Contract Value on the day Written Notice for the surrender is received at our Home Office. Any applicable surrender charge will be deducted from the remaining Contract Value and any applicable Market Value Adjustment will be made. If the remaining Contract Value is less than the surrender charge, the amount surrendered will be reduced.

After the surrender charge reaches zero, We will not apply a surrender charge regardless of the amount of Contract Value surrendered.

The option to elect a 10% free partial surrender is limited to one per Contract Year, even if the amount surrendered during that year is less than 10% of the Contract Value. If You are participating in the systematic partial surrender plan, that is considered the one free partial surrender of the Contract Year.

Certain federal income tax consequences may apply to partial surrenders from the contract. You should consult with Your tax advisor before requesting any partial surrenders.

7.6 Systematic Partial Surrender Plan

The systematic partial surrender plan enables You to pre-authorize a periodic exercise of the partial surrender right. If You enter into this plan, You may instruct Us to surrender a requested dollar amount from the contract on a monthly, quarterly, semi-annual or annual basis.

The minimum distribution requested must be at least \$100. The maximum amount which can be surrendered under the plan without a surrender charge or a Market Value Adjustment is 10% of the Contract Value as of the time the systematic plan is elected. In subsequent years the amount which can be surrendered under the plan without a surrender charge or Market Value Adjustment is 10% of the Contract Value at the beginning of each Contract Year.

We will notify You if the total amount to be surrendered in a subsequent Contract Year will exceed 10% of the Contract Value as of the beginning of such Contract Year. Unless You instruct Us to reduce the surrender amount for that year so that it does not exceed the 10% limit, We will continue to process surrenders for the designated amount. Once the amount of the surrender exceeds the 10% limit, We will deduct the applicable surrender charge and adjust for any applicable Market Value Adjustment from the remaining payments.

Any other surrender in a year when the systematic partial surrender plan has been utilized will be subject to the surrender charge and the applicable Market Value Adjustment.

The option to elect the 10% free systematic partial surrender plan is limited to one per Contract Year, even if the amount surrendered during that year is less than 10% of the Contract Value.

After the surrender charge described in Section 7.5 reaches zero, We will not apply a surrender charge regardless of the amount of Contract Value surrendered.

Systematic partial surrenders may be discontinued by You at any time upon written request to Us at our Home Office.

Certain federal income tax consequences may apply to systematic partial surrenders from the contract. You should consult with Your tax advisor before requesting any systematic partial surrenders.

7.7 Basis of Computation

Our calculation of guaranteed values is based on the Guaranteed Interest Rate. This rate will never be less than 1%. The reserves and guaranteed values will never be less than the minimum required by law of the state in which this contract is delivered.

Section 8: Payment of Proceeds

8.1 Payment Options

You may apply death benefit, maturity or full surrender Proceeds of \$2,000 or more to any of the following options:

Option 1. Interest Payments

We will make interest payments to the payee annually or monthly as elected. Interest on the Proceeds will be paid at the guaranteed rate of 1.5% per year and may be increased by additional interest paid annually. The Proceeds and any unpaid interest may be withdrawn in full at any time.

Option 2. Installments of a Specified Amount

We will make annual or monthly payments until the Proceeds plus interest are fully paid. Interest on the Proceeds will be paid at the guaranteed rate of 1.5% per year and may be increased by additional interest. The present value of any unpaid installments may be withdrawn at any time.

Option 3. Installments for a Specified Period

Payment of the Proceeds may be made in equal annual or monthly payments for a specified number of years. Interest on the Proceeds will be paid at the guaranteed rate of 1.5% per year and may be increased by additional interest. The present value of any unpaid installments may be withdrawn at any time. The amount of each payment is shown in Table A.

Option 4. Life Income

We will pay an income during the payee's lifetime. A minimum guaranteed payment period may be chosen. We will continue payments under the Installment Refund Option until the total income payments paid equal the Proceeds applied. The amount of each payment is shown in Table B.

Option 5. Joint and Survivor Income

We will pay an income during the lifetime of two persons and will continue to pay the same income as long as either person is living. The minimum guaranteed payment period will be ten years. The amount of each payment is shown in Table C.

If the payout rates in use by Us at the time Proceeds become payable are more favorable than those shown in Options 4 and 5, We will provide a life income using the more favorable rates.

8.2 Payee

The payee is the person receiving Proceeds under a settlement option. The payee can be You, the Annuitant or a Beneficiary. We will require satisfactory proof of the payee's Age and sex under Options 4 and 5.

The contingent payee is the person named to receive Proceeds if the payee is not alive.

8.3 Minimum Payments

The payment under any settlement option must be at least \$50. We may make payments less frequently so that each payment is at least \$50.

8.4 Choice of Options

You may choose an option by Written Notice during the Annuitant's lifetime. If a settlement option is not in effect at the Annuitant's death, the Beneficiary may make a choice.

8.5 Availability of Options

We have the right to restrict these options if You designate an executor, administrator, trustee, corporation, partnership or association as the payee.

8.6 Operative Date

The first payment will be payable on the payment mode following the date Proceeds become payable.

8.7 Death of Payee

At the death of the payee, any payments remaining will be paid according to the terms of the payment options chosen, unless the contingent payee elects in writing to receive the present value of any remaining guaranteed payments in a single sum.

If a contingent payee has not been named or does not survive the payee, the following amounts will be paid in one sum to the estate of the payee:

- 1) any amount left on deposit under Option 1; and
- 2) the present value of any remaining guaranteed payments under Options 2 through 5.

If You have not named a contingent payee, or if every contingent payee named by You dies before the payee, You may, by Written Notice to Us, name a new contingent payee. The new contingent payee will receive any amount that would otherwise have been payable to the payee's estate.

8.8 Claims of Creditors

To the extent permitted by law, Proceeds will not be subject to any claims of a payee's creditors.

TABLE A - INSTALLMENT OPTION*
for each \$1,000 of Proceeds Applied

Term of Years	Annual	Monthly	Term of Years	Annual	Monthly	Term of Years	Annual	Monthly
1	\$1000.00	\$83.90	11	\$97.83	\$8.21	21	\$55.04	\$4.62
2	503.72	42.26	12	90.33	7.58	22	52.91	4.44
3	338.31	28.39	13	83.98	7.05	23	50.97	4.28
4	255.61	21.45	14	78.55	6.59	24	49.19	4.13
5	206.00	17.28	15	73.84	6.20	25	47.55	3.99
6	172.93	14.51	16	69.72	5.85	26	46.04	3.86
7	149.32	12.53	17	66.09	5.55	27	44.65	3.75
8	131.61	11.04	18	62.86	5.27	28	43.35	3.64
9	117.84	9.89	19	59.98	5.03	29	42.15	3.54
10	106.83	8.96	20	57.38	4.81	30	41.02	3.44

TABLE B - LIFE INCOME OPTIONS*
Monthly Income for each \$1,000 of Proceeds Applied

Age	MALE				FEMALE			
	Minimum Guaranteed Payment Period				Minimum Guaranteed Payment Period			
	None	120 Months	240 Months	Installment Refund	None	120 Months	240 Months	Installment Refund
50	\$3.01	\$2.99	\$2.92	\$2.75	\$2.77	\$2.76	\$2.73	\$2.62
51	3.07	3.05	2.97	2.80	2.83	2.82	2.78	2.66
52	3.14	3.12	3.03	2.85	2.89	2.87	2.83	2.70
53	3.21	3.19	3.08	2.90	2.95	2.93	2.88	2.75
54	3.29	3.26	3.14	2.95	3.01	3.00	2.94	2.80
55	3.37	3.34	3.20	3.00	3.08	3.06	3.00	2.85
56	3.45	3.42	3.27	3.06	3.15	3.13	3.05	2.90
57	3.54	3.50	3.33	3.11	3.23	3.21	3.12	2.95
58	3.64	3.59	3.39	3.17	3.31	3.28	3.18	3.01
59	3.74	3.68	3.46	3.23	3.39	3.36	3.24	3.06
60	3.85	3.78	3.52	3.30	3.48	3.45	3.31	3.12
61	3.96	3.88	3.59	3.36	3.58	3.54	3.38	3.19
62	4.08	3.99	3.65	3.43	3.68	3.63	3.45	3.25
63	4.21	4.11	3.72	3.51	3.79	3.73	3.52	3.32
64	4.35	4.23	3.79	3.58	3.90	3.84	3.59	3.39
65	4.50	4.35	3.85	3.66	4.02	3.95	3.66	3.47
66	4.66	4.48	3.91	3.74	4.15	4.07	3.74	3.54
67	4.83	4.62	3.97	3.83	4.29	4.19	3.81	3.63
68	5.01	4.76	4.03	3.91	4.44	4.33	3.88	3.71
69	5.20	4.91	4.08	4.00	4.60	4.46	3.94	3.80
70	5.41	5.06	4.13	4.10	4.78	4.61	4.01	3.89
71	5.62	5.22	4.18	4.20	4.96	4.76	4.07	3.99
72	5.85	5.38	4.23	4.30	5.17	4.93	4.13	4.09
73	6.10	5.54	4.26	4.41	5.39	5.09	4.18	4.19
74	6.36	5.71	4.30	4.52	5.62	5.27	4.23	4.30
75	6.65	5.88	4.33	4.63	5.88	5.45	4.27	4.42

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

Male Age	Female 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

*Amounts not shown for available options will be furnished on request.

***Single-Premium Deferred Annuity
Nonparticipating***

Annuity benefit payable at Maturity Date. Death Proceeds payable in event of death prior to Maturity Date.

If You have any questions concerning this contract or if anyone suggests that You change or replace this contract, please contact Your Kansas City Life agent or the Home Office of the Company.

SERFF Tracking Number: KCLF-126128171 State: Arkansas
Filing Company: Kansas City Life Insurance Company State Tracking Number: 42190
Company Tracking Number: J181
TOI: A021 Individual Annuities- Deferred Non- Sub-TOI: A021.003 Single Premium
Variable
Product Name: J181
Project Name/Number: J181/J181

Supporting Document Schedules

	Item Status:	Status Date:
Satisfied - Item: Flesch Certification Comments: Attachments: ArCert - Reg. 19.pdf READCERT.pdf		
Satisfied - Item: Application Comments: Attachment: A137-G.pdf		
Satisfied - Item: Statement of Variability Comments: Attachment: J181 Statement of Variability.pdf		

**STATE OF ARKANSAS
COMPLIANCE CERTIFICATION**

COMPANY NAME: Kansas City Life Insurance

FORM TITLE(S): Single-Premium, Deferred Annuity Contract, Nonparticipating

FORM NUMBER(S): J181

I hereby certify that to the best of my knowledge and belief, the above forms and submission are in compliance with Regulation 19 and Regulation 49, as well as the other laws, rules and regulations of the State of Arkansas.



Marc Bensing
Assistant Vice President
Kansas City Life Insurance Company

Date: April 24, 2009



**KANSAS CITY LIFE
INSURANCE COMPANY**

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

FLESCH SCORE--READABILITY CERTIFICATION

FORM

J181

SCORE

51.4

Marc S. Bensing

Marc Bensing
Assistant Vice President
Kansas City Life Insurance Company
Date: April 24, 2009



Application for Annuity

Annuitant

Name First Middle Last Social Security No. Male Female

Address Street City State ZIP Date of Birth Month Day Year

Home Phone No. Work Phone No. ext. State of Birth

Owner

Name First Middle Last Male Female

Address Street City State ZIP

Tax ID or Social Security No. State of Birth Date of Birth Month Day Year

Annuitant will be the Owner, unless otherwise stated. For non-qualified annuities only - If the Owner is other than the Annuitant, the beneficiary, in the event of the Owner's death, will automatically be the Annuitant unless otherwise specified below.

Owner's Beneficiary Relationship to Owner

Beneficiary

with right to change - unless otherwise stated, benefits are payable equally to the named beneficiary(ies) or to the survivors or survivor

Primary Beneficiary Relationship to Annuitant

Contingent Beneficiary Relationship to Annuitant

Contingent Beneficiary Relationship to Annuitant

Plan

Plan Name Flexible Premium **Annual Single Premium Premium \$

Market Non-qualified 403(b) 401(k) 501(c)(3) *SEP *IRA *ROTH IRA *SIMPLE IRA Other Pension Plan - Please indicate if Profit Sharing or Money Purchase (circle one) *Contribution is for tax year

Rollover Yes No Amount of Transfer \$ Are any funds the result of a transfer from a Qualified Plan? Yes No

Billing

Premium Mode Ann SA Qtly Mo Collection Type PAC GA CB FAP Single

Send Notices and Statements to: Annuitant Owner Other (give name and address)

Branch of Service for Government Allotment Payor's SSN for GA

Special Requests

(Policy date, existing PAC or CB number, etc.)

Home Office Endorsements

**Interest crediting will begin upon date of receipt of funds by Home Office, Kansas City, MO

(continued on reverse side)

Replacement

1. Will any existing life, health or annuity contract be lapsed, reissued, surrendered, or converted (to reduce amount of premium or period of coverage including surrender options) if the proposed policy is issued? Yes No
2. Will the proposed policy be part of an IRC Section 1035 Exchange?..... Yes No

Signatures

Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to civil fines and criminal penalties.

Dated at _____ this _____ day of _____, _____.
City State Month Year

Annuitant's Signature (if under 15, parent/guardian signature)

Applicant's Signature (if other than Annuitant)

Statement of Agent

To the best of my knowledge the annuity applied for in this application will will not replace existing insurance.

Agent's Code | Signature of Writing Agent

Agency Code | Agency

**All premium checks must be made payable to Kansas City Life Insurance Company.
Do not make check payable to the agent or leave the payee blank.**

Statement of Variability
Kansas City Life Insurance Company
Form Number: J181
Submission Date: 04/24/2009

Contract Number (page 1, jacket): a seven-digit number unique to each contract issued.

Annuitant (page 1, jacket): the annuitant's name.

Agency (page 1, jacket): the four-digit agency code.

Issue age (page 3): 0-80

Sex (page 3): Male or Female

Contract Date (page 3): the date from which contract months, years and anniversaries are computed.

Maturity Date (page 3): The scheduled date shown in Section 1, Contract Data, on which we will pay the maturity proceeds of the contract. The owner elects the manner in which to receive this payment. The earliest maturity date is the later of the contract anniversary following the Annuitant's 85th birthday or the tenth anniversary of the contract. However, qualified contracts may be required to begin distributions at age 70 1/2.

Redetermination Dates (page 3): The 5-year, 7-year, or 10-year Contract Anniversary.

Guaranteed Interest Rate (page 3):

Contract Years 1 – [5]: variable item may be 5, 7, or 10

Interest rate: 1% - no maximum

Contract Years: [6] to Maturity: variable item may be 6, 8, or 11

Interest rate: 1% - 3%

Interest Rate Guarantee Period (page 3):

Contract Years 1-[5]: variable item may be 5, 7, or 10.

Single Premium (page 4): The planned premium that the table of guaranteed values is based on.

Table of Guaranteed Values (page 4):

- Guaranteed Accumulated Values: will vary depending on the Guaranteed Interest Rate.
- Guaranteed Cash Surrender Values: will vary depending on the Guaranteed Interest Rate.

(Continued on the next page.)

Surrender Charge Percentages (page 5):

For the five-year guaranteed interest period:

Year	Beginning of Contract	Percentage
1		10%
2		9%
3		8%
4		7%
5		6%
6+		0%

For the seven-year guaranteed interest period:

Beginning of Contract Year	Percentage
1	10%
2	9%
3	8%
4	7%
5	6%
6	5%
7	4%
8+	0%

For the ten-year guaranteed interest period:

Beginning of Contract Year	Percentage
1	10%
2	9%
3	8%
4	7%
5	6%
6	5%
7	4%
8	3%
9	2%
10	1%
11+	0%

SERFF Tracking Number: KCLF-126128171 State: Arkansas
 Filing Company: Kansas City Life Insurance Company State Tracking Number: 42190
 Company Tracking Number: J181
 TOI: A021 Individual Annuities- Deferred Non- Sub-TOI: A021.003 Single Premium
 Variable
 Product Name: J181
 Project Name/Number: J181/J181

Superseded Schedule Items

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

Creation Date:	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
04/24/2009	Form	Single-premium, deferred annuity contract, nonparticipating	07/14/2009	J181.pdf (Superseded)



**KANSAS CITY LIFE
INSURANCE COMPANY**

***Single-Premium, Deferred Annuity Contract
Nonparticipating***

Contract Number
[123456789]
Annuitant
[John Doe]
Agency
[0001]

Annuity Proceeds payable at Maturity Date. Death Proceeds payable in event of death of Annuitant prior to Maturity Date.

The surrender benefit and the amount applied to purchase annuity payments may be subject to a Market Value Adjustment. This adjustment may result in an increase or decrease in the amount distributed.

Kansas City Life Insurance Company will pay the Proceeds of this contract according to the provisions on this and the following pages, all of which are part of this contract. This contract is a legal contract between You and Kansas City Life Insurance Company. **READ YOUR CONTRACT CAREFULLY.**

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

10-Day Right to Examine Contract

Please examine this contract carefully. If You are not satisfied, You may return the contract to Us or to Your agent within 10 days of its receipt. If returned, the contract will be void from the beginning and any premium paid will be refunded.

Guide to Contract Provisions

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Section 1: Contract Data

Beneficiary

As stated in the application or in the last Beneficiary designation filed with Us.

Contract Number

[123456789]

Annuitant

[John A. Doe]

Owner

As stated in the application or in the last ownership designation filed with Us.

Contract Date

[April 8, 2009]

Issue Age

[35]

Maturity Date

[June 01, 2038]

Sex

[Male]

Monthly Life Income Factor

\$5.65 per \$1,000 of

Maturity Proceeds

Risk Classification

Standard

Guaranteed Payment Period

120 Months

Redetermination Dates

[June 01, 2014] and subsequent Contract Anniversaries.

Guaranteed Interest Rate

Contract Years 1-[5] [7.25%]

Contract Years: [6] to Maturity [1%]

The Guaranteed Interest Rate will be redetermined as described in Section 4.6. The Guaranteed Interest Rate will always be at least 1% and no more than 3%.

Interest Rate Guarantee Period

Contract Years 1-[5]

Section 1: Contract Data (continued)

Date Prepared: [04/08/2009]

Annuitant
[JOHN A. DOE]

Contract Number
[123456789]

<u>Form Number</u> J181	<u>Benefit Description</u> Single Premium Deferred Annuity Contract -Nonparticipating –	<u>Single Premium</u> \$[10,000.00]
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Table of Guaranteed Values

<u>End of Contract Year</u>	<u>Guaranteed Accumulated Values</u>	<u>Guaranteed Cash Surrender Values</u>
1	\$[10,725.00]	\$[9,856.28]*
2	\$[11,502.56]	\$[10,674.38]*
3	\$[12,336.50]	\$[11,559.30]*
4	\$[13,230.89]	\$[12,516.43]*
5	\$[14,190.13]	\$[13,551.58]*
6	\$[15,218.92]	\$[14,671.04]*
7	\$[16,322.29]	\$[16,322.29]*
8	\$[16,811.96]	\$[16,811.96]
9	\$[17,316.32]	\$[17,316.32]
10	\$[17,835.81]	\$[17,835.81]
11	\$[18,370.88]	\$[18,370.88]
12	\$[18,922.01]	\$[18,922.01]
13	\$[19,489.67]	\$[19,489.67]
14	\$[20,074.36]	\$[20,074.36]
15	\$[20,676.59]	\$[20,676.59]
16	\$[21,296.89]	\$[21,296.89]
17	\$[21,935.79]	\$[21,935.79]
18	\$[22,593.87]	\$[22,593.87]
19	\$[23,271.68]	\$[23,271.68]
20	\$[23,969.83]	\$[23,969.83]
Age 60	\$[27,787.61]	\$[27,787.61]
Age 62	\$[29,479.87]	\$[29,479.87]
Age 65	\$[32,213.45]	\$[32,213.45]

Values shown in the table above are based on a net single premium of \$[10,000] and a minimum Guaranteed Interest Rate of [1]% from the Contract Date until the first Redetermination Date, and a minimum Guaranteed Interest Rate of 1% beginning on the first Redetermination Date. These values assume that no partial surrenders have been made. We will adjust values between Contract Anniversaries for any premium paid and any time elapsed during the year. We will furnish values for any Contract Year not shown on request.

*Surrender payments during the Interest Rate Guarantee Period may be increased or decreased by a Market Value Adjustment, see Section 7.4.

Section 1: Contract Data (continued)

Date Prepared: [04/08/2009]

Annuitant
[JOHN A. DOE]

Contract Number
[123456789]

[Surrender Charge Percentages

<u><i>Beginning of Contract Year</i></u>	<u><i>Percentage</i></u>
1	10%
2	9%
3	8%
4	7%
5	6%
6	5%
7	4%
8+	0%

]

The surrender charge is the Contract Value times the percentage shown in the table above for the applicable Contract Year. The surrender charge percentage during a Contract Year will be interpolated to reflect the time elapsed during that year.

We will not assess a surrender charge beginning in the Contract Year in which the surrender charge percentage reaches zero.

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Section 2: Definition of Certain Terms

The following are key words used in this contract and are important in describing both Your rights and ours. As You read this contract, refer to these definitions.

2.1 Age

Age means the Age on the Annuitant's last birthday as of each Contract Anniversary. This contract is issued at the Age shown in Section 1, Contract Data, which is the Annuitant's Age on the Contract Date. If the Contract Date falls on the birthday of the Annuitant, the Age will be the Age attained by the Annuitant on the Contract Date.

2.2 Annuitant

The person on whose life the annuity benefit for this contract is based.

2.3 Beneficiary

The person You have designated in the application or in the last Beneficiary designation filed with Us to receive any Proceeds payable under this contract at the death of the Annuitant.

2.4 Cash Surrender Value

The Contract Value at the time of surrender less applicable surrender charges and any premium taxes payable, plus or minus any applicable Market Value Adjustment.

2.5 Contract Anniversary

The same day and month as the Contract Date each year that the contract remains in force.

2.6 Contract Year

Any period of twelve months starting with the Contract Date and each Contract Anniversary thereafter.

2.7 Contract Date

The Contract Date is the date from which contract months, years and anniversaries are computed.

2.8 Contract Value

The value accumulated in Your contract. This value is described in more detail in Section 7.2, Contract Value.

2.9 Interest Rate Guarantee Period

The period of years during which We guarantee a specified interest rate.

2.10 Market Value Adjustment

An adjustment in a surrender payment to You in excess of the 10% free partial surrender, or in the amount applied to a settlement option. The adjustment reflects changes in the level of interest rates since the Interest Rate Guarantee Period

started. A positive Market Value Adjustment will increase the surrender value and a negative Market Value Adjustment will decrease the surrender value. Section 7.4, Market Value Adjustment, explains how the adjustment is calculated.

2.11 Maturity Date

The scheduled date shown in Section 1, Contract Data, on which We will pay the maturity Proceeds of the contract. You elect in what form to receive this payment. The latest Maturity Date is the later of the Contract Anniversary following the Annuitant's 85th birthday or the tenth anniversary of the contract. However, qualified contracts may be required to begin distributions at Age 70 1/2.

2.12 Owner

The person entitled to exercise all rights and privileges provided in the contract.

2.13 Proceeds

The total amount We are obligated to pay under the terms of this contract adjusted by any applicable Market Value Adjustment.

2.14 Redetermination Dates

The dates, shown in Section 1, Contract Data, upon which the Guaranteed Interest Rate will be redetermined.

2.15 We, Us

Kansas City Life Insurance Company.

2.16 Written Notice

A Written Notice or notice in a form satisfactory to Us, which is signed by the Owner and received at the Home Office.

2.17 You, Your

The Owner of this contract. The Owner may be someone other than the Annuitant.

Section 3: Proceeds

3.1 Types of Proceeds and Method of Payment

There are various types of Proceeds available under this contract. These include:

- Maturity Proceeds
- Death Proceeds
- Surrender Proceeds
- Partial Surrender Proceeds
- Nursing Home Benefit Proceeds

We will pay maturity, death or surrender Proceeds either under a payment option as described in Section 8 or in a lump sum. The amount of Proceeds payable will vary by the type of Proceeds and the form of payment selected. We will only pay partial surrender Proceeds as a lump sum or under the

Systematic Partial Surrender Plan described in Section 7.6.

We reserve the right to require that this contract be returned to Us when maturity, surrender or death Proceeds are paid.

To the extent permitted by law, Proceeds will not be subject to any claims of Your creditors or the Beneficiary's creditors.

3.2 Maturity Proceeds

On the Maturity Date we will pay the maturity Proceeds to the Annuitant, if living.

The maturity Proceeds will be equal to:

- 1) the Cash Surrender Value as described in Section 7.3, if You choose a lump sum, Option 1, or Options 2 or 3 with a payment period of less than five years: or
- 2) the Contract Value as described in Section 7.2, if You choose Options 2 or 3 with a payment period of at least five years, or Options 4 or 5.

If You fail to make another selection of a payment option or lump sum payment, we will apply the Contract Value under payment Option 4 with an installment refund option of 120 months. This means that the monthly payments will continue for a minimum of 120 months and as long thereafter as the Annuitant lives. If the Annuitant dies before receiving a total of 120 monthly payments, we will continue to make monthly payments to the Beneficiary until a total of 120 payments have been made. The Beneficiary may elect in writing to receive the present value of any remaining guaranteed payments in a single sum.

3.3 Death Proceeds

If the Annuitant dies prior to the Maturity Date, we will pay the Proceeds to the Beneficiary. We require proof of the Annuitant's death while this contract is in force. We will pay the Proceeds to the Beneficiary in a lump sum unless You or the Beneficiary elect one of the payment options listed in Section 8.

The Proceeds payable will be the Contract Value at the time of death as defined in Section 7.2. There will be no Market Value Adjustment made on death Proceeds.

We will pay interest on single sum death Proceeds from the date of the Annuitant's death until the date of payment. Interest will be at an annual rate determined by Us, but never less than the rate required by the state in which this contract is delivered.

3.4 Surrender Proceeds

We will pay Proceeds of a full surrender of the contract as either a lump sum or under a payment option as described in Section 8. Unless You specify otherwise, We will pay surrender Proceeds as a lump sum. Surrender Proceeds will be equal to:

- 1) the Cash Surrender Value as described in Section 7.3, if You choose a lump sum, Option 1, or Options 2 or 3 with a payment period of less than five years: or
- 2) the Contract Value as described in Section 7.2, plus or minus any Market Value Adjustment, if You choose Options 2 or 3 with a payment period of at least five years, or Options 4 or 5.

The amount of Proceeds payable under the Partial Surrender Provision is defined in Section 7.5. We will only pay out partial surrender Proceeds as a lump sum or under the Systematic Partial Surrender Plan described in Section 7.6.

3.5 Nursing Home Benefit Proceeds

If We receive satisfactory proof that the Owner is admitted to a licensed nursing home, up to the full Contract Value may be paid out equally over at least a three year period with no surrender charges or Market Value Adjustment. The Owner must be confined to a licensed nursing home for at least 90 days before the surrender charges will be waived.

3.6 Proceeds Applied Under Payment Options

If You elect to receive Proceeds under a payment option as described in Section 8, We may require proof that the Annuitant is living.

If You choose to receive a life income (Payment Options 4 or 5), this life income will be purchased using the applicable monthly life income factor shown in Section 8. If the payout rates in use by Us at the time Proceeds become payable are more favorable than those shown in Section 8, We will provide a life income using the more favorable rates.

Once a monthly life income (Payment Options 4 or 5 as described in Section 8) becomes payable, You may not make any election regarding payment of the Proceeds other than the right to change the Beneficiary or contingent payee.

Section 4: Other Contract Provisions

4.1 Contract

This contract and application are the entire contract. This contract is issued in consideration of the application and payment of the single premium. We will attach a copy of the application when We issue the contract. In the absence of fraud, all statements

made in the application either by You or by the Annuitant will be considered representations and not warranties. We may use statements to contest a claim or the validity of this contract only if they are contained in the application.

4.2 Authority to Change or Modify

No change or waiver of any provisions of this contract will be valid unless made in writing by Us and signed by our President, Vice President, Secretary or Assistant Secretary. No agent or other person has authority to change or waive any provision of Your contract.

4.3 Incontestability

After this contract has been in force during the Annuitant's lifetime for two years from the Contract Date, We cannot contest this contract.

4.4 Age and Sex

This contract is issued at the Age shown in Section 1, Contract Data.

If the Annuitant's Age or sex has been incorrectly stated, the benefits under this contract will be those the Proceeds applied would have purchased for the correct Age and sex.

If the incorrect statement is not discovered until after payments have begun:

- 1) any overpayment by Us will be deducted from the next succeeding payment or payments as they fall due; or
- 2) any underpayment by Us will be paid in one sum to the Annuitant.

In either case, interest will be payable at the rate of 3% per year compounded annually.

4.5 Evidence That Annuitant is Living

We may require proof that the Annuitant is living whenever the total monthly income paid to the Annuitant exceeds the amount guaranteed.

4.6 Guaranteed Interest Rate

The Guaranteed Interest Rate, shown in Section 1, Contract Data, is in effect from the Contract Date to the first Redetermination Date, shown in Section 1, Contract Data. On each Redetermination Date, a redetermined Guaranteed Interest Rate will take effect. The redetermined Guaranteed Interest Rate is based on the 5-year Constant Treasury Maturity monthly average rate for November of the previous calendar year published by the Federal Reserve, known hereafter in this provision as the Treasury Rate. The redetermined Guaranteed Interest Rate will be calculated as the Treasury Rate rounded to the nearest five-hundredths of one percent (0.05%)

reduced by 1.25%, and will be at least 1% and not more than 3%.

We will notify You when Your Guaranteed Interest Rate is redetermined.

4.7 Option to Change Maturity Date

You may elect a new Maturity Date at any time by making a Written Notice to Us subject to the following limitations:

- 1) We must receive Your Written Notice at least 30 days before the current Maturity Date;
- 2) the requested Maturity Date must be a date that is at least 30 days after We receive Your Written Notice;
- 3) the requested Maturity Date cannot exceed the later of the Contract Anniversary following the Annuitant's 85th birthday, or the tenth anniversary of the contract; and
- 4) the requested Maturity Date must be no later than any earlier Maturity Date required by law.

We may require that the contract be submitted for endorsement to show the change.

If You elect a new Maturity Date, the monthly life income factor will be as shown in Table B of Section 8, Options for Payment of Proceeds.

4.8 Contract Termination

We reserve the right to terminate this contract if You make a partial withdrawal which lowers the Contract Value to less than \$2,000.

4.9 Nonparticipating

This contract will not participate in any of our profits, losses or surplus earnings.

4.10 Annual Report

At least annually, We will send You a report, free of charge, showing the following:

- 1) the Contract Value;
- 2) the Cash Surrender Value; and
- 3) any other information required by law or regulation.

Upon receiving Your Written Notice, We will send You a report at any other time during the year for a reasonable charge as determined by Us (but never more than \$25).

Section 5: Premiums

5.1 Premium

Your single premium is payable at the Home Office or to a representative authorized to receive

premiums. A receipt signed by Us will be furnished on request. We will not accept any additional premium payments during an Interest Rate Guarantee Period. Your Interest Rate Guarantee Period is shown in Section 1, Contract Data.

Section 6: Control of Contract

6.1 Ownership

The Annuitant is the Owner unless otherwise provided in the application. As Owner, You may exercise every right provided by Your contract. These rights and privileges end at the Annuitant's death.

The consent of the Beneficiary is required to exercise these rights if You have waived the right to change the Beneficiary.

If this contract is part of a qualified plan under the Internal Revenue Code, it may not be:

- 1) pledged as collateral for a loan;
- 2) pledged as security for the performance of any obligation or for any other purpose to any person other than to Us; or
- 3) sold, assigned, transferred or discounted.

However, if this contract is owned by a trust, custodian or employer as part of a qualified plan, ownership may be assigned by them to the person eligible to receive payment.

6.2 Change of Ownership

Except as provided in Section 6.1, You may change the ownership of this contract by giving Written Notice to Us. The change will be effective on the date Your request was signed but will have no effect on any payment made or other action taken by Us before We receive it. We may require that the contract be submitted for endorsement to show the change.

Certain federal income tax consequences may apply to a change of ownership on non-qualified contracts. You should consult with Your tax advisor before requesting any change of ownership on a non-qualified contract.

6.3 Assignment

An assignment is a transfer of some or all of Your rights under this contract. No assignment will be binding on Us unless made in writing and filed at our Home Office. We assume no responsibility for the validity or effect of any assignment.

Certain federal income tax consequences may apply to an assignment. You should consult with Your tax advisor before requesting any assignment.

6.4 Beneficiary

The Beneficiary is shown on the application or in the last Beneficiary designation filed with Us. Death Proceeds will be paid to the Beneficiary except as provided in this Section.

If any Beneficiary dies before the Annuitant, that Beneficiary's interest will pass to any other beneficiaries according to their respective interests.

If all beneficiaries die before the Annuitant, We will pay the death Proceeds to You, if living, otherwise to Your estate or legal successors.

Unless You have waived the right to do so, You may change the Beneficiary by filing a written request in a form satisfactory to Us. In order to be effective, the written request for change of Beneficiary must be signed while Your contract is in force and the Annuitant is living. The change will be effective on the date Your request was signed but will have no effect on any payment made or other action taken by Us before We receive it.

The interest of any Beneficiary will be subject to:

- 1) any assignment of this contract which is binding on Us; and
- 2) any optional settlement agreement in effect at the Annuitant's death.

6.5 Simultaneous Death of Beneficiary and Annuitant

We will pay death Proceeds as though the Beneficiary died before the Annuitant if:

- 1) the Beneficiary dies at the same time as or within 15 days of the Annuitant's death; and
- 2) We have not paid the Proceeds to the Beneficiary within this 15-day period.

Section 7: Guaranteed Contract Values

7.1 Determination of Net Single Premium

The net single premium, shown in Section 1, Contract Data, is the single premium received reduced by any premium taxes payable as of the Contract Date.

7.2 Contract Value

We will accumulate the net single premium with interest at the guaranteed interest rate (compounded annually) which We guaranteed when the Interest Rate Guarantee Period started.

The interest rate applicable to the Interest Rate Guarantee Period is shown in Section 1, Contract Data. In no event will the guaranteed minimum interest rate be less than what is shown in Section 1, Contract Data.

The interest rate credited to this contract after the Interest Rate Guarantee Period has elapsed will be determined annually. The interest rate will always be at least as great as the guaranteed rate shown in Section 1, Contract Data.

The Contract Value at the end of any calendar year is equal to:

- 1) the previous year's Contract Value; plus
- 2) the guaranteed interest for Your current Interest Rate Guarantee Period, less
- 3) any deductions for partial surrenders occurring during the year.

Interest will be credited on the portion of the Contract Value surrendered up to the date such surrender is requested.

The Contract Value will also be decreased by any premium taxes payable.

Contract Values at any date within a Contract Year will be determined by Us with allowance for the time elapsed in that Contract Year.

7.3 Cash Surrender Value

You may surrender this contract for its Cash Surrender Value at any time before the earlier of:

- 1) Your death;
- 2) the Annuitant's death;
- 3) the Owner's death; or
- 4) the Maturity Date.

When You surrender the contract You will receive 10% of the Contract Value without a surrender charge or a Market Value Adjustment, provided You have not exercised the partial surrender provision or have not participated in the systematic partial surrender plan during the current Contract Year.

The Cash Surrender Value of this contract will never be less than the minimum value required by the state in which this contract is delivered.

The Cash Surrender Value is equal to the larger of:

- 1) the Contract Value less applicable surrender charges, any premium taxes payable, and any positive or negative Market Value Adjustment as defined in Section 7.4; or
- 2) a minimum guaranteed Contract Value which equals the accumulated premiums paid, less
 - (a) any prior surrenders (including surrender charges); and
 - (b) any premium taxes payable.

The above amount is accumulated at the guaranteed interest rate per year from the time of any prior surrender payments or administrative charge, less the current surrender charge.

To surrender the contract You must submit a written request to Us. We have the right to require that the contract be returned to Us as well. We will determine the Cash Surrender Value on the date We receive these requirements.

We will pay the Cash Surrender Value in a lump sum unless You request payment under a payment option.

Certain federal income tax consequences may apply to a cash surrender of the contract. You should consult with Your tax advisor before requesting a surrender.

We have the right to delay paying any Cash Surrender Value for up to six months from the date surrender is requested.

7.4 Market Value Adjustment

A Market Value Adjustment is an increase or decrease in Proceeds payable reflecting changes in the level of interest rates since the Interest Rate Guarantee Period started.

Surrenders made prior to the last day of the Interest Rate Guarantee Period in excess of the free surrender amount are subject to a Market Value Adjustment. Surrenders made after the Interest Rate Guarantee Period are not subject to a Market Value Adjustment.

As used in this provision, 'Treasury Rate' means the U.S. Treasury Note Constant Maturity Yield as reported in Federal Reserve Bulletin Release H.15. The Market Value Adjustment is based on the following:

K = the Treasury Rate for a maturity equal to the Interest Rate Guarantee Period for the week preceding the establishment of the Interest Rate Guarantee Period;

J = the Treasury Rate for a maturity equal to the Interest Rate Guarantee Period for the week preceding the receipt of the surrender request or a request for payment of Proceeds under a settlement option. However, J is limited to 3 percent above or below K for the Market Value Adjustment, regardless of the current interest crediting rate.

N = the number of whole and partial years from the date We receive the surrender request or request for payment of Proceeds under a settlement option until the end of the Interest Rate Guarantee Period.

The Market Value Adjustment factor is determined from the following formula:

$$.9 \times \{K - (J + .0025)\} \times N$$

Any amount surrendered from the Contract Value which is subject to a Market Value Adjustment is multiplied by the Market Value Adjustment factor to determine the amount of the Market Value Adjustment.

We will waive any Market Value Adjustment on surrenders taken to satisfy IRS minimum distribution rules. This waiver is permitted only for surrenders which satisfy distributions resulting from each contract.

7.5 Partial Surrender

At any time before the earlier of the death of the Annuitant or the Maturity Date, You may surrender up to 10% of the Contract Value each Contract Year and have the Proceeds paid to You in a lump sum without incurring a surrender charge or a Market Value Adjustment. However, any surrender in excess of 10% during a Contract Year will be subject to the surrender charge and the applicable Market Value Adjustment. The minimum distribution requested must be at least \$100. We will surrender the amount requested from the Contract Value on the day Written Notice for the surrender is received at our Home Office. Any applicable surrender charge will be deducted from the remaining Contract Value and any applicable Market Value Adjustment will be made. If the remaining Contract Value is less than the surrender charge, the amount surrendered will be reduced.

After the surrender charge reaches zero, We will not apply a surrender charge regardless of the amount of Contract Value surrendered.

The option to elect a 10% free partial surrender is limited to one per Contract Year, even if the amount surrendered during that year is less than 10% of the Contract Value. If You are participating in the systematic partial surrender plan, that is considered the one free partial surrender of the Contract Year.

Certain federal income tax consequences may apply to partial surrenders from the contract. You should consult with Your tax advisor before requesting any partial surrenders.

7.6 Systematic Partial Surrender Plan

The systematic partial surrender plan enables You to pre-authorize a periodic exercise of the partial surrender right. If You enter into this plan, You may instruct Us to surrender a requested dollar amount from the contract on a monthly, quarterly, semi-annual or annual basis.

The minimum distribution requested must be at least \$100. The maximum amount which can be surrendered under the plan without a surrender charge or a Market Value Adjustment is 10% of the Contract Value as of the time the systematic plan is elected. In subsequent years the amount which can be surrendered under the plan without a surrender charge or Market Value Adjustment is 10% of the Contract Value at the beginning of each Contract Year.

We will notify You if the total amount to be surrendered in a subsequent Contract Year will exceed 10% of the Contract Value as of the beginning of such Contract Year. Unless You instruct Us to reduce the surrender amount for that year so that it does not exceed the 10% limit, We will continue to process surrenders for the designated amount. Once the amount of the surrender exceeds the 10% limit, We will deduct the applicable surrender charge and adjust for any applicable Market Value Adjustment from the remaining payments.

Any other surrender in a year when the systematic partial surrender plan has been utilized will be subject to the surrender charge and the applicable Market Value Adjustment.

The option to elect the 10% free systematic partial surrender plan is limited to one per Contract Year, even if the amount surrendered during that year is less than 10% of the Contract Value.

After the surrender charge described in Section 7.5 reaches zero, We will not apply a surrender charge regardless of the amount of Contract Value surrendered.

Systematic partial surrenders may be discontinued by You at any time upon written request to Us at our Home Office.

Certain federal income tax consequences may apply to systematic partial surrenders from the contract. You should consult with Your tax advisor before requesting any systematic partial surrenders.

7.7 Basis of Computation

Our calculation of guaranteed values are based on the guaranteed interest rate determined at the start of the Interest Rate Guarantee Period. This rate will never be less than 3%. The reserves and guaranteed values will never be less than the minimum required by law of the state in which this contract is delivered.

Section 8: Payment of Proceeds

8.1 Payment Options

You may apply death benefit, maturity or full surrender Proceeds of \$2,000 or more to any of the following options:

Option 1. Interest Payments

We will make interest payments to the payee annually or monthly as elected. Interest on the Proceeds will be paid at the guaranteed rate of 1.5% per year and may be increased by additional interest paid annually. The Proceeds and any unpaid interest may be withdrawn in full at any time.

Option 2. Installments of a Specified Amount

We will make annual or monthly payments until the Proceeds plus interest are fully paid. Interest on the Proceeds will be paid at the guaranteed rate of 1.5% per year and may be increased by additional interest. The present value of any unpaid installments may be withdrawn at any time.

Option 3. Installments for a Specified Period

Payment of the Proceeds may be made in equal annual or monthly payments for a specified number of years. Interest on the Proceeds will be paid at the guaranteed rate of 1.5% per year and may be increased by additional interest. The present value of any unpaid installments may be withdrawn at any time. The amount of each payment is shown in Table A.

Option 4. Life Income

We will pay an income during the payee's lifetime. A minimum guaranteed payment period may be chosen. We will continue payments under the Installment Refund Option until the total income payments paid equal the Proceeds applied. The amount of each payment is shown in Table B.

Option 5. Joint and Survivor Income

We will pay an income during the lifetime of two persons and will continue to pay the same income as long as either person is living. The minimum guaranteed payment period will be ten years. The amount of each payment is shown in Table C.

If the payout rates in use by Us at the time Proceeds become payable are more favorable than those shown in Options 4 and 5, We will provide a life income using the more favorable rates.

8.2 Payee

The payee is the person receiving Proceeds under a settlement option. The payee can be You, the Annuitant or a Beneficiary. We will require satisfactory proof of the payee's Age and sex under Options 4 and 5.

The contingent payee is the person named to receive Proceeds if the payee is not alive.

8.3 Minimum Payments

The payment under any settlement option must be at least \$50. We may make payments less frequently so that each payment is at least \$50.

8.4 Choice of Options

You may choose an option by Written Notice during the Annuitant's lifetime. If a settlement option is not in effect at the Annuitant's death, the Beneficiary may make a choice.

8.5 Availability of Options

We have the right to restrict these options if You designate an executor, administrator, trustee, corporation, partnership or association as the payee.

8.6 Operative Date

The first payment will be payable on the payment mode following the date Proceeds become payable.

8.7 Death of Payee

At the death of the payee, any payments remaining will be paid according to the terms of the payment options chosen, unless the contingent payee elects in writing to receive the present value of any remaining guaranteed payments in a single sum.

If a contingent payee has not been named or does not survive the payee, the following amounts will be paid in one sum to the estate of the payee:

- 1) any amount left on deposit under Option 1; and
- 2) the present value of any remaining guaranteed payments under Options 2 through 5.

If You have not named a contingent payee, or if every contingent payee named by You dies before the payee, You may, by Written Notice to Us, name a new contingent payee. The new contingent payee will receive any amount that would otherwise have been payable to the payee's estate.

8.8 Claims of Creditors

To the extent permitted by law, Proceeds will not be subject to any claims of a payee's creditors.

TABLE A - INSTALLMENT OPTION*
for each \$1,000 of Proceeds Applied

Term of Years	Annual	Monthly	Term of Years	Annual	Monthly	Term of Years	Annual	Monthly
1	\$1000.00	\$83.90	11	\$97.83	\$8.21	21	\$55.04	\$4.62
2	503.72	42.26	12	90.33	7.58	22	52.91	4.44
3	338.31	28.39	13	83.98	7.05	23	50.97	4.28
4	255.61	21.45	14	78.55	6.59	24	49.19	4.13
5	206.00	17.28	15	73.84	6.20	25	47.55	3.99
6	172.93	14.51	16	69.72	5.85	26	46.04	3.86
7	149.32	12.53	17	66.09	5.55	27	44.65	3.75
8	131.61	11.04	18	62.86	5.27	28	43.35	3.64
9	117.84	9.89	19	59.98	5.03	29	42.15	3.54
10	106.83	8.96	20	57.38	4.81	30	41.02	3.44

TABLE B - LIFE INCOME OPTIONS*
Monthly Income for each \$1,000 of Proceeds Applied

Age	MALE				FEMALE			
	Minimum Guaranteed Payment Period				Minimum Guaranteed Payment Period			
	None	120 Months	240 Months	Installment Refund	None	120 Months	240 Months	Installment Refund
50	\$3.01	\$2.99	\$2.92	\$2.75	\$2.77	\$2.76	\$2.73	\$2.62
51	3.07	3.05	2.97	2.80	2.83	2.82	2.78	2.66
52	3.14	3.12	3.03	2.85	2.89	2.87	2.83	2.70
53	3.21	3.19	3.08	2.90	2.95	2.93	2.88	2.75
54	3.29	3.26	3.14	2.95	3.01	3.00	2.94	2.80
55	3.37	3.34	3.20	3.00	3.08	3.06	3.00	2.85
56	3.45	3.42	3.27	3.06	3.15	3.13	3.05	2.90
57	3.54	3.50	3.33	3.11	3.23	3.21	3.12	2.95
58	3.64	3.59	3.39	3.17	3.31	3.28	3.18	3.01
59	3.74	3.68	3.46	3.23	3.39	3.36	3.24	3.06
60	3.85	3.78	3.52	3.30	3.48	3.45	3.31	3.12
61	3.96	3.88	3.59	3.36	3.58	3.54	3.38	3.19
62	4.08	3.99	3.65	3.43	3.68	3.63	3.45	3.25
63	4.21	4.11	3.72	3.51	3.79	3.73	3.52	3.32
64	4.35	4.23	3.79	3.58	3.90	3.84	3.59	3.39
65	4.50	4.35	3.85	3.66	4.02	3.95	3.66	3.47
66	4.66	4.48	3.91	3.74	4.15	4.07	3.74	3.54
67	4.83	4.62	3.97	3.83	4.29	4.19	3.81	3.63
68	5.01	4.76	4.03	3.91	4.44	4.33	3.88	3.71
69	5.20	4.91	4.08	4.00	4.60	4.46	3.94	3.80
70	5.41	5.06	4.13	4.10	4.78	4.61	4.01	3.89
71	5.62	5.22	4.18	4.20	4.96	4.76	4.07	3.99
72	5.85	5.38	4.23	4.30	5.17	4.93	4.13	4.09
73	6.10	5.54	4.26	4.41	5.39	5.09	4.18	4.19
74	6.36	5.71	4.30	4.52	5.62	5.27	4.23	4.30
75	6.65	5.88	4.33	4.63	5.88	5.45	4.27	4.42

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

Male Age	Female 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

*Amounts not shown for available options will be furnished on request.

***Single-Premium Deferred Annuity
Nonparticipating***

Annuity benefit payable at Maturity Date. Death Proceeds payable in event of death prior to Maturity Date.

If You have any questions concerning this contract or if anyone suggests that You change or replace this contract, please contact Your Kansas City Life agent or the Home Office of the Company.