

SERFF Tracking Number: KCLF-126563261 State: Arkansas
Filing Company: Kansas City Life Insurance Company State Tracking Number: 45383
Company Tracking Number: R222
TOI: A02I Individual Annuities- Deferred Non- Sub-TOI: A02I.002 Flexible Premium
Variable
Product Name: R222
Project Name/Number: R222/R222

Filing at a Glance

Company: Kansas City Life Insurance Company

Product Name: R222 SERFF Tr Num: KCLF-126563261 State: Arkansas
TOI: A02I Individual Annuities- Deferred Non- SERFF Status: Closed-Approved- State Tr Num: 45383
Variable Closed
Sub-TOI: A02I.002 Flexible Premium Co Tr Num: R222 State Status: Approved-Closed
Filing Type: Form Reviewer(s): Linda Bird
Author: Kathleen Frese Disposition Date: 04/08/2010
Date Submitted: 04/07/2010 Disposition Status: Approved-
Closed
Implementation Date Requested: On Approval Implementation Date:

State Filing Description:

General Information

Project Name: R222 Status of Filing in Domicile: Pending
Project Number: R222 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: 04/08/2010 Explanation for Other Group Market Type:
State Status Changed: 04/08/2010
Deemer Date: Created By: Kathleen Frese
Submitted By: Kathleen Frese Corresponding Filing Tracking Number:
Filing Description:
Kansas City Life Insurance Company
NAIC # 65129-588 FEIN # 44-0308260
Form No. R222, Income Rider

Attached for your review and approval is the above-referenced form. This form is new and will not replace any previously approved form.

The Income Rider provides for the guarantee of the availability of an annual Lifetime Income Amount (LIA) beginning at

SERFF Tracking Number: KCLF-126563261 State: Arkansas
 Filing Company: Kansas City Life Insurance Company State Tracking Number: 45383
 Company Tracking Number: R222
 TOI: A021 Individual Annuities- Deferred Non- Sub-TOI: A021.002 Flexible Premium
 Variable
 Product Name: R222
 Project Name/Number: R222/R222

age [50], subject to reduction or termination of the withdrawals if additional withdrawals in excess of the Lifetime Income Amount are taken. If no such excess withdrawals are taken, the Lifetime Income Amount will never reduce or terminate.

This rider will be used with our individual deferred annuity contracts.

Company and Contact

Filing Contact Information

Kathleen Frese, Senior Compliance Analyst kfrese@kclife.com
 P O Box 219139 800-821-5529 [Phone] 8283 [Ext]
 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

Filing Fees

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

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Kansas City Life Insurance Company	\$50.00	04/07/2010	35473953

SERFF Tracking Number: KCLF-126563261 State: Arkansas
Filing Company: Kansas City Life Insurance Company State Tracking Number: 45383
Company Tracking Number: R222
TOI: A021 Individual Annuities- Deferred Non- Sub-TOI: A021.002 Flexible Premium
Variable
Product Name: R222
Project Name/Number: R222/R222

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved- Closed	Linda Bird	04/08/2010	04/08/2010

SERFF Tracking Number: KCLF-126563261 *State:* Arkansas
Filing Company: Kansas City Life Insurance Company *State Tracking Number:* 45383
Company Tracking Number: R222
TOI: A021 Individual Annuities- Deferred Non- *Sub-TOI:* A021.002 Flexible Premium
Variable
Product Name: R222
Project Name/Number: R222/R222

Disposition

Disposition Date: 04/08/2010

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: KCLF-126563261 State: Arkansas
 Filing Company: Kansas City Life Insurance Company State Tracking Number: 45383
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 Variable
 Product Name: R222
 Project Name/Number: R222/R222

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		Yes
Supporting Document	Application		Yes
Supporting Document	Life & Annuity - Acturial Memo		No
Supporting Document	Rider Information on Schedule Pages		Yes
Supporting Document	Statement of Variability		Yes
Form	Income Rider		Yes

SERFF Tracking Number: KCLF-126563261 State: Arkansas
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 TOI: A021 Individual Annuities- Deferred Non- Sub-TOI: A021.002 Flexible Premium
 Variable
 Product Name: R222
 Project Name/Number: R222/R222

Form Schedule

Lead Form Number: R222

Schedule Item Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	R222	Policy/Cont Income Rider ract/Fratern al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		50.700	R222.pdf



**KANSAS CITY LIFE
INSURANCE COMPANY**

Income Rider

Definitions

The following are key words used in this rider. As you read this rider, refer to these definitions. Other rider terms have the same meaning as under the Contract.

Bonus Percentage

The percentage applied to the current Guaranteed Withdrawal Balance to calculate the Bonus that increases the Guaranteed Withdrawal Balance if no withdrawals are taken in any Rider Year.

Confined or Confinement

The Insured must be residing in and receiving care in an Eligible Nursing Home as defined herein.

Eligible Nursing Home

An institution or special nursing unit of a hospital that meets at least one of the following requirements:

1. approved as a Medicare provider of skilled nursing care services; or
2. licensed as a skilled nursing home or as an intermediate care facility by the state in which it is located; or
3. meets all the requirements listed below:
 - a. licensed as a nursing home by the state in which it is located.
 - b. main function is to provide skilled or intermediate nursing care.
 - c. engaged in providing continuous room and board accommodations to 3 or more persons.
 - d. under the supervision of a registered nurse (RN) or licensed practical nurse (LPN).
 - e. maintains a daily medical record of each patient.
 - f. maintains control and records for all medications dispensed.

Institutions that primarily provide residential facilities do not qualify as Eligible Nursing Homes.

Excess Withdrawal

The portion of any withdrawal, and all subsequent withdrawals in a Rider Year, that causes total withdrawals for that Rider Year to exceed the Lifetime Income Amount.

Guaranteed Withdrawal Balance (GWB)

The GWB is used to calculate the Lifetime Income Amount. The GWB cannot be withdrawn as a lump sum.

Immediate Family

The Annuitant, Owner, Beneficiary or any respective spouse, or the following relatives of the Annuitant, Owner, Beneficiary or any respective spouse: parents, grandparents, stepparents, siblings, children, stepchildren, grandchildren, and their respective spouses.

Licensed Physician

A licensed Doctor of Medicine (M.D.) or licensed Doctor of Osteopathy (D.O.) operating within the scope of licensure. This does not include a member of the Immediate Family.

Lifetime Income Amount (LIA)

The amount that is guaranteed to be available each Rider Year for withdrawal after the Lifetime Income Start Date for the length of time according to the selected Lifetime Income Option.

Lifetime Income Option

The selection made on the Lifetime Income Start Date indicating whose life is used to determine the length of the Lifetime Income Amount payments. You must select either a single Lifetime Income Option or a joint Lifetime Income Option at that time. This selection cannot be changed.

The length of the Lifetime Income Amount payments for a single Lifetime Income Option is based upon the life of the Annuitant only.

The length of the Lifetime Income Amount payments for a joint Lifetime Income Option is based upon the lives of the Annuitant and the Beneficiary. For the joint Lifetime Income option, the Annuitant must also be the Owner and the Beneficiary must be the spouse of the Annuitant. If you change the Owner or Beneficiary after the Lifetime Income Start Date for a joint Lifetime Income Option, the length of the

Lifetime Income Amount payments is based upon the life of the Annuitant only.

Lifetime Income Start Age

The Rider Issue Age, shown in Section 1, Contract Data, plus the number of completed Rider Years on the Lifetime Income Start Date.

For a joint Lifetime Income Option, the age of the Beneficiary as of his or her last birthday on the Lifetime Income Start Date is used, if younger.

Lifetime Income Start Date

The date that you request lifetime income.

Nursing Home Confinement Period

The days of confinement in an Eligible Nursing Home in a period immediately preceding the Nursing Home Confinement Enhancement.

Rider Anniversary

The same day and month as the Rider Effective Date each year that the Income Rider remains in force.

Rider Effective Date

The date from which the Income Rider is effective. The Rider Effective Date is shown in Section 1, Contract Data.

Rider Year

Any period of twelve months starting with the Rider Effective Date or any Rider Anniversary.

Withdrawals

The amounts partially surrendered as described in the Contract, including any applicable surrender charges.

Benefits under this Rider

We will guarantee the availability of an annual Lifetime Income Amount (LIA), subject to certain restrictions. This benefit guarantees that each Rider Year after the Lifetime Income Start Date, you may take withdrawals up to an amount equal to the LIA while this rider is in effect, even if your Contract Value reduces to zero. If you choose not to withdraw the full LIA available in any Rider Year, the LIA does not change as a result, and the remaining LIA cannot be carried forward to any other Rider Year. Under the single Lifetime Income Option, the LIA is available as long as the Annuitant is alive. Under the joint Lifetime Income Option, the LIA is available as long as either the Annuitant or the Beneficiary is alive.

If you withdraw more than the LIA in any Rider Year, the LIA will reduce in the same proportion by which the Excess Withdrawal reduced the Contract Value. You may withdraw an amount up to your Contract Value at any time subject to all other terms and conditions of the Contract, including any applicable surrender charges.

There is no LIA available before the Minimum Lifetime Income Start Age, shown in Section 1, Contract Data.

Lifetime Income Election

You may request that lifetime income begin at any time after the Rider Effective Date. The date of this request is the Lifetime Income Start Date. To request that lifetime income begin, You must submit a written request to Us. On the Lifetime Income Start Date, you must choose either a single or joint Lifetime Income Option.

Guaranteed Withdrawal Balance (GWB)

If this rider is issued on the contract date, the initial GWB equals the amount of your initial premium. If this rider is added after the contract date, the initial GWB equals the Contract Value on the Rider Effective Date. The GWB will increase as a result of additional premiums, a Bonus or a Step-Up. The GWB will decrease as a result of a withdrawal.

Effect of Additional Premiums

Subject to the applicable limits on additional premiums in the Contract, each time an additional premium is paid, the GWB will increase by the amount of that additional premium.

Bonus

If no withdrawals are taken during a particular Rider Year, then the GWB will increase on the following Rider Anniversary by a Bonus. The Bonus is the Bonus Percentage, shown in Section 1, Contract Data, varying by Rider Year, multiplied by the current GWB.

Step-Up

If the contract value is greater than the GWB on any Rider Anniversary or on the Lifetime Income Start Date, the GWB will step-up to an amount equal to the Contract Value.

Effect of Withdrawals

Before the Lifetime Income Start Date, the GWB is decreased after a withdrawal in the same proportion by which the withdrawal reduced the Contract Value.

On or after the Lifetime Income Start Date, the GWB is decreased after a withdrawal. First, the GWB is decreased by the portion of the withdrawal that is not an Excess Withdrawal. Then, the GWB is decreased in the same proportion by which the Excess Withdrawal reduced the Contract Value.

Lifetime Income Amount (LIA)

The LIA is determined on the Lifetime Income Start Date. Lifetime Income cannot start before the Minimum Lifetime Income Start Age.

The initial LIA is equal to the Lifetime Income Percentage for the Lifetime Income Start Age and Lifetime Income Option, shown in Section 1, Contract Data, multiplied by the GWB on the Lifetime Income Start Date.

The LIA will increase as a result of additional premiums or a Bonus and may increase as a result of a Step-Up. The LIA may decrease as a result of a withdrawal.

Effect of Additional Premiums

Each time an additional premium is paid on or after the Lifetime Income Start Date, the LIA will equal the LIA immediately prior to the additional premium plus an amount equal to the additional premium multiplied by the Lifetime Income Percentage for the Lifetime Income Start Age and Lifetime Income Option.

Bonus

You may be eligible to receive a Bonus in any Rider Year where no withdrawals are taken (including the Lifetime Income Amount). The LIA after any Bonus will equal the LIA immediately prior to the Bonus plus the Bonus applied to the GWB multiplied by the Lifetime Income Percentage for the Lifetime Income Start Age and Lifetime Income Option.

Step-Up

Upon a step-up of the GWB, the LIA will equal the greater of:

1. the LIA immediately prior to the step-up of the GWB; or
2. the Lifetime Income Percentage for the Lifetime Income Start Age and Lifetime Income Option multiplied by the GWB immediately after the step-up of the GWB.

Effect of Withdrawals

If a withdrawal causes total withdrawals during a Rider Year to be less than or equal to the LIA, then the LIA does not change as a result of the withdrawal.

If a withdrawal causes total withdrawals during a Rider Year to exceed the LIA or if total withdrawals during a Rider Year have already exceeded the LIA, then the LIA is decreased in the same proportion by which the Excess Withdrawal reduced the Contract Value.

After the withdrawal, if total withdrawals for the Rider Year do not exceed a Required Minimum Distribution (RMD), we will not reduce the LIA proportionally.

Nursing Home Confinement Enhancement

After the Lifetime Income Start Date for a single Lifetime Income Option, if the Annuitant is Confined for a period of time at least equal to the Nursing Home Confinement Period shown in Section 1, Contract Data, the Annuitant may qualify for the Nursing Home Confinement Enhancement. Upon receipt of qualification proof, the LIA will increase to the LIA immediately prior to qualification multiplied by the Nursing Home Confinement Percentage, shown in Section 1, Contract Data, for as long as the Annuitant remains Confined.

After the Lifetime Income Start Date for a joint Lifetime Income Option, the Nursing Home Confinement Enhancement is only available after the death of either the Annuitant or the Beneficiary. If the surviving person is Confined for a period of time at least equal to the Nursing Home Confinement Period shown in Section 1, Contract Data, the surviving person may qualify for the Nursing Home Confinement Enhancement. Upon receipt of qualification proof, the LIA will increase to the LIA immediately prior to qualification multiplied by the Nursing Home Confinement Percentage, shown in Section 1, Contract Data, for as long as the surviving person remains Confined.

If Confinement of the Annuitant occurs before the Lifetime Income Start Date, the date you request lifetime income under the Nursing Home Confinement Enhancement is the Lifetime Income Start Date and only the single Lifetime Income Option is available. The initial LIA is equal to the Lifetime Income Percentage for the Lifetime Income Start Age and single Lifetime Income Option multiplied by the GWB on the Lifetime Income Start Date multiplied by the Nursing Home Confinement Percentage.

The Nursing Home Confinement benefit is subject to the following conditions:

1. The Annuitant's Confinement must be due to medical reasons that are verified by a Licensed Physician; and
2. You must provide initial and ongoing evidence of qualification in a form that meets our requirements; and
3. The rider must be in force for at least the Nursing Home Confinement Waiting Period shown in Section 1, Contract Data.

Upon leaving the Eligible Nursing Home, the LIA will decrease to the LIA immediately prior to leaving the Eligible Nursing Home divided by the Nursing Home Confinement Percentage.

Required Minimum Distributions (RMD)

Required Minimum Distributions are distributions that are required by plans which are subject to Section 401(a)(9), Section 403(b)(10), Section 408(b)(3), or Section 408A(c) of the Internal Revenue Code.

If both the Contract Value and the GWB reduce to zero, Required Minimum Distributions are not required.

For purposes of this provision, references to Owner also include the Beneficiary, as applicable.

We reserve the right to make any changes necessary to comply with the Internal Revenue Code and Treasury regulations.

Settlement Phase

If a withdrawal:

1. does not cause total withdrawals during that Rider Year to exceed the LIA; and
2. reduces the Contract Value to zero, but the LIA immediately after the withdrawal is still greater than zero;

the rider will enter its settlement phase.

The Contract will continue but all other rights and benefits under the Contract, including death benefits and any additional riders, will terminate and additional premiums will not be accepted. The only rights and benefits remaining are as provided below. The monthly rider charge will not be deducted during the rider's settlement phase.

During the settlement phase, you will automatically receive settlement payments each Rider Year equal to the LIA during the life of the Annuitant for a single Lifetime Income Option or the lives of the Annuitant and the Beneficiary for a joint Lifetime Income Option. The settlement payments are paid no less frequently than annually.

Effect of Death Benefit Payment

If you die while this rider is in effect, this rider may continue as described below if your spouse is the sole Beneficiary and does not take the death benefit under the terms of the Contract:

1. If you die before the Lifetime Income Start Date and you are not the Annuitant, this rider will continue and the LIA is determined on the Lifetime Income Start Date using the single Lifetime Income Option and will be based upon the life of the Annuitant.

2. If you die on or after the Lifetime Income Start Date and you are not the Annuitant, this rider will continue as long as the Annuitant is alive.
3. If you die before the Lifetime Income Start Date and you are the Annuitant, this rider will continue and the LIA is determined on the Lifetime Income Start Date using the single Lifetime Income Option and will be based upon the life of the Beneficiary.
4. If you die on or after the Lifetime Income Start Date and you are the Annuitant, this rider will continue as long as the joint Lifetime Income Option was selected at the Lifetime Income Start Date and the Beneficiary is still alive. If the single Lifetime Income Option was selected, this rider will terminate.

If you are not the Annuitant and the Annuitant dies while this rider is in effect, the rider will terminate.

If the rider continues as described above, the rider charge will continue and the GWB will step-up to the death benefit if the death benefit on the date the death benefit was determined was greater than the GWB on that date.

In all events, death benefits under this rider will be paid in accordance with Internal Revenue Code section 72(s) or 401(a)(9) as applicable.

The rider will terminate on the date a death benefit is payable upon the death of any Owner, unless the surviving spouse is the sole Beneficiary, or the date a death benefit is payable upon the death of the Owner and the Beneficiary takes the death benefit under the terms of the Contract.

Rider Charge

The rider charge is deducted on each monthly anniversary day on or after the Rider Effective Date. The amount of the rider charge is equal to the Monthly Rider Charge Percentage, shown in Section 1, Contract Data, multiplied by the GWB.

The rider charge will not be deducted during the rider's settlement phase.

General Provisions

The following provisions apply to this rider:

Applicability

This rider is a part of the Contract to which it is attached, and this benefit is subject to all the provisions of this rider and the applicable Contract provisions.

Incontestability

The incontestability provision in the Contract will apply to this rider, beginning on the Rider Effective Date.

Cancellation

We may not cancel or reduce coverage under this rider. You may cancel this rider on any monthly anniversary day. Your request must be in writing and filed with us prior to the monthly anniversary day.

Conformity with State Statutes

On the Rider Effective Date, if any provisions are in conflict with the laws of the state in which you reside, then these provisions are amended to conform to the minimum requirements of such laws.

Contract Loans

You may not take a contract loan while this rider is in effect. This rider may not be added to a contract with a loan balance.

Required Distributions

In all events, payments under this rider shall be made in accordance with Internal Revenue Code Section 72(s) or 401(a)(9), as applicable.

Termination of Rider

This rider terminates on the earliest of:

1. the date the Contract terminates for any reason; or
2. the date this rider is cancelled by you; or
3. the date a death benefit is payable upon the death of any Owner, unless the surviving spouse is the sole Beneficiary; or
4. the date a death benefit is payable upon the death of the Owner and the Beneficiary takes the death benefit under the terms of the Contract; or
5. the date a death benefit is payable upon the death of the Annuitant who is not the Owner; or
6. the date an annuity option under the Contract begins; or
7. the date the Contract Value and the LIA equal zero.

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, CEO and Chairman

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Supporting Document Schedules

	Item Status:	Status Date:
Satisfied - Item: Flesch Certification		
Comments:		
Attachments:		
Readability Certification.pdf		
Regulation 19 Cert.pdf		

	Item Status:	Status Date:
Satisfied - Item: Application		
Comments:		
Attachment:		
A137-G.pdf		

	Item Status:	Status Date:
Satisfied - Item: Rider Information on Schedule Pages		
Comments:		
Attachment:		
Schedule Pages.pdf		

	Item Status:	Status Date:
Satisfied - Item: Statement of Variability		
Comments:		
Attachment:		
Statement of Variability.pdf		

READABILITY CERTIFICATION

Form	Score
R222	50.7



Name: Marc S. Bensing

Title: Assistant Vice President

Company: Kansas City Life Insurance Company

Date: April 7, 2010

**STATE OF ARKANSAS
COMPLIANCE CERTIFICATION**

COMPANY NAME: Kansas City Life Insurance Company

FORM TITLE(S): Income Rider

FORM NUMBER(S): R222

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

A handwritten signature in black ink that reads "Marc S. Bensing". The signature is written in a cursive style with a horizontal line underneath it.

Marc Bensing
Assistant Vice President
Kansas City Life Insurance Company

Date: April 7, 2010



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.**

SECTION 1. CONTRACT DATA (CONTINUED) DATE PREPARED: 07/01/2010

ANNUITANT
JOHN A. DOE

CONTRACT NUMBER
9999999

<u>FORM NO</u>	<u>BENEFIT DESCRIPTION</u>	<u>ANNUAL AMOUNT</u>	<u>PREMIUM PAYABLE</u>
J179	Flexible Premium Annuity Contract -Nonparticipating -	\$10,000	To age 65*
R222	Income Rider		
TOTAL ANNUAL PREMIUM		\$10,000	

* Premiums are payable according to the flexible premium provision of this contract.

SECTION 1. CONTRACT DATA (CONTINUED) DATE PREPARED: 07/01/2010

ANNUITANT
JOHN A. DOE

CONTRACT NUMBER
9999999

Income Rider

Rider Effective Date: [07/01/2010]
Rider Issue Age: [55]
Monthly Rider Charge Percentage: [0.0333%] ([0.40%] on an annual basis)
Bonus Percentage:
 Rider Years [1-10] [7.2%]
 Rider Years [11-20] [4.0%]
 Rider Years [21+] [0.0%]
Minimum Lifetime Income Start Age: [50]
Nursing Home Confinement Period: [[180] of the last [250] days]
Nursing Home Confinement Percentage: [150%]
Nursing Home Confinement Waiting Period: [3 years]
Lifetime Income Percentages:

Lifetime Income Start Age	Single Lifetime Income Option	Joint Lifetime Income Option
[50 to 54]	[4.00%]	[3.50%]
[55 to 59]	[4.50%]	[4.00%]
[60 to 64]	[5.00%]	[4.50%]
[65 to 69]	[5.50%]	[5.00%]
[70 to 74]	[6.00%]	[5.50%]
[75 to 79]	[6.50%]	[6.00%]
[80 to 84]	[7.00%]	[6.50%]
[85 to 89]	[7.50%]	[7.00%]
[90 and above]	[8.00%]	[7.50%]

Statement of Variability:

Form R222:

Any use of variability shall be administered in a uniform and non-discriminatory manner and shall not result in unfair discrimination.

Monthly Rider Charge Percentage:
0.05% – 1% on an annual basis

Bonus Percentage Rider Years:
1 year – 40 years

Bonus Percentage:
1% - 15%

Minimum Lifetime Income Start Age:
Age 40-70

Nursing Home Confinement Period:
0-365 days

Nursing Home Confinement Percentage:
100% - 250%

Nursing Home Confinement Waiting Period:
0-10 years

Lifetime Income Percentages:
Single Lifetime Income Option:
0% - 15%
Joint Lifetime Income Option:
0% - 15%