

SERFF Tracking Number: KCLF-127149822 State: Arkansas
Filing Company: Kansas City Life Insurance Company State Tracking Number: 48641
Company Tracking Number: M510-INF-KCL-0511
TOI: A03I Individual Annuities - Deferred Variable Sub-TOI: A03I.002 Flexible Premium
Product Name: M510
Project Name/Number: M510/M510

Filing at a Glance

Company: Kansas City Life Insurance Company

Product Name: M510

TOI: A03I Individual Annuities - Deferred
Variable

Sub-TOI: A03I.002 Flexible Premium

Filing Type: Form

SERFF Tr Num: KCLF-127149822 State: Arkansas

SERFF Status: Closed-Accepted State Tr Num: 48641

For Informational Purposes

Co Tr Num: M510-INF-KCL-0511 State Status: Filed-Closed

Reviewer(s): Linda Bird

Author: Brooke Hood Disposition Date: 05/05/2011

Date Submitted: 05/02/2011 Disposition Status: Accepted For

Informational Purposes

Implementation Date:

Implementation Date Requested: 05/31/2011

State Filing Description:

General Information

Project Name: M510

Project Number: M510

Requested Filing Mode: Informational

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Status of Filing in Domicile: Pending

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Individual Market Type:

Filing Status Changed: 05/05/2011

State Status Changed: 05/05/2011

Created By: Brooke Hood

Corresponding Filing Tracking Number:

Deemer Date:

Submitted By: Brooke Hood

Filing Description:

Kansas City Life Insurance Company

NAIC: 65129-588

FEIN: 44-0308260

Informational Filing: Form M510 – Amendment Limiting Fixed Account Value

With this filing, Kansas City Life Insurance Company is providing for your information the above-referenced endorsement.

This endorsement has been previously approved by the Arkansas Insurance Department on August 11, 2003 for use with contract form J159, Flexible Premium Variable Annuity Contract.

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 Product Name: M510
 Project Name/Number: M510/M510

The purpose of this informational filing is to advise you that this endorsement will be used with contract form J187, Flexible Premium Variable Annuity Contract, approved by the Arkansas Insurance Department on January 11, 2011. There have been no changes made to this endorsement.

Please direct all inquiries regarding this filing to me at the address, phone number or email address shown in this filing.

Your favorable consideration of this filing is respectfully requested.

Company and Contact

Filing Contact Information

Brooke Hood, Compliance Analyst II
 3520 Broadway
 Kansas City, MO 64111
 bhoo@kclife.com
 816-753-7299 [Phone] 8420 [Ext]

Filing Company Information

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

Filing Fees

Fee Required? Yes
 Fee Amount: \$50.00
 Retaliatory? No
 Fee Explanation: 1 form @ \$50 per form = \$50 (domicile state of MO filing fee = \$50 as well)
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Kansas City Life Insurance Company	\$50.00	05/02/2011	47132061

SERFF Tracking Number: KCLF-127149822 State: Arkansas
Filing Company: Kansas City Life Insurance Company State Tracking Number: 48641
Company Tracking Number: M510-INF-KCL-0511
TOI: A031 Individual Annuities - Deferred Variable Sub-TOI: A031.002 Flexible Premium
Product Name: M510
Project Name/Number: M510/M510

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Accepted For Informational Purposes	Linda Bird	05/05/2011	05/05/2011

SERFF Tracking Number: KCLF-127149822 *State:* Arkansas
Filing Company: Kansas City Life Insurance Company *State Tracking Number:* 48641
Company Tracking Number: M510-INF-KCL-0511
TOI: A031 Individual Annuities - Deferred Variable *Sub-TOI:* A031.002 Flexible Premium
Product Name: M510
Project Name/Number: M510/M510

Disposition

Disposition Date: 05/05/2011

Implementation Date:

Status: Accepted For Informational Purposes

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: KCLF-127149822 *State:* Arkansas
Filing Company: Kansas City Life Insurance Company *State Tracking Number:* 48641
Company Tracking Number: M510-INF-KCL-0511
TOI: A031 Individual Annuities - Deferred Variable *Sub-TOI:* A031.002 Flexible Premium
Product Name: M510
Project Name/Number: M510/M510

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		Yes
Supporting Document	Application		Yes
Supporting Document	Life & Annuity - Acturial Memo		No
Form	Amendment Limiting Fixed Account Value		Yes

SERFF Tracking Number: KCLF-127149822 State: Arkansas
 Filing Company: Kansas City Life Insurance Company State Tracking Number: 48641
 Company Tracking Number: M510-INF-KCL-0511
 TOI: A031 Individual Annuities - Deferred Variable Sub-TOI: A031.002 Flexible Premium
 Product Name: M510
 Project Name/Number: M510/M510

Form Schedule

Lead Form Number: M510

Schedule Item Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	M510	Policy/Cont ract/Fratern al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Limiting Other Account Value	Other Explanation: Informational		M510.pdf



**KANSAS CITY LIFE
INSURANCE COMPANY**

Amendment Limiting Fixed Account Value

This Amendment forms a part of the contract to which it is attached.

The following change has been made to your Variable Annuity Contract:

The percentage of funds allowed in the fixed account may not exceed {15%} of the total contract value.

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

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

Secretary

President

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Product Name: M510
Project Name/Number: M510/M510

Supporting Document Schedules

Item Status: **Status**
Date:

Satisfied - Item: Flesch Certification

Comments:

Attachments:

CertificationReg19Reg49ACA2379138_AR.pdf
AR_Readability Certification.pdf

Item Status: **Status**
Date:

Satisfied - Item: Application

Comments:

The application used with the contract to which this amendment will attach is application form A157, which was approved by the Arkansas Insurance Department on May 15, 2007.

STATE OF ARKANSAS COMPLIANCE CERTIFICATION

COMPANY NAME: Kansas City Life Insurance Company

FORM TITLE(S): Amendment Limiting Fixed Account Value

FORM NUMBER(S): M510

I hereby certify that to the best of my knowledge and belief, the above form and submission is in compliance with Rule 19, Rule & Regulation 49 and ACA §23-79-138, 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 and is positioned above a horizontal line.

Marc Bensing
Assistant Vice President
Kansas City Life Insurance Company

Date: May 2, 2011

READABILITY CERTIFICATION

<i>FORM NUMBER</i>	<i>READABILITY SCORE</i>
M510	42.8



Name: Marc Bensing

Title: Assistant Vice President

Company: Kansas City Life Insurance Company

Date: May 2, 2011