

SERFF Tracking Number: KCLF-127923829 State: Arkansas  
Filing Company: Kansas City Life Insurance Company State Tracking Number: 50581  
Company Tracking Number: ILLUSTRATION CERTIFICATIONS 2011  
TOI: L08 Life - Other Sub-TOI: L08.000 Life - Other  
Product Name: Illustration Certifications 2011  
Project Name/Number: Illustration Certifications 2011/Illustration Certifications 2011

## Filing at a Glance

Company: Kansas City Life Insurance Company

Product Name: Illustration Certifications 2011 SERFF Tr Num: KCLF-127923829 State: Arkansas  
TOI: L08 Life - Other SERFF Status: Closed-Accepted State Tr Num: 50581

Sub-TOI: L08.000 Life - Other

For Informational Purposes  
Co Tr Num: ILLUSTRATION State Status: Filed-Closed  
CERTIFICATIONS 2011

Filing Type: Form

Reviewer(s): Linda Bird  
Author: Kathleen Frese Disposition Date: 01/04/2012  
Date Submitted: 12/28/2011 Disposition Status: Accepted For  
Informational Purposes  
Implementation Date:

Implementation Date Requested:

State Filing Description:

## General Information

Project Name: Illustration Certifications 2011  
Project Number: Illustration Certifications 2011  
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: 01/04/2012

State Status Changed: 01/04/2012

Created By: Kathleen Frese

Corresponding Filing Tracking Number:

Deemer Date:

Submitted By: Kathleen Frese

Filing Description:

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

## Company and Contact

### Filing Contact Information

Kathleen Frese, Compliance Analyst III  
3520 Broadway

kfrese@kclife.com  
816-753-7299 [Phone] 8283 [Ext]

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 Project Name/Number: Illustration Certifications 2011/Illustration Certifications 2011  
 Kansas City, MO 64111 816-753-3018 [FAX]

**Filing Company Information**

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

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**Filing Fees**

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

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Kansas City Life Insurance Company	\$50.00	12/28/2011	54874849

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Accepted For Linda Bird Informational Purposes		01/04/2012	01/04/2012

*SERFF Tracking Number:* KCLF-127923829      *State:* Arkansas  
*Filing Company:* Kansas City Life Insurance Company      *State Tracking Number:* 50581  
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*TOI:* L08 Life - Other      *Sub-TOI:* L08.000 Life - Other  
*Product Name:* Illustration Certifications 2011  
*Project Name/Number:* Illustration Certifications 2011/Illustration Certifications 2011

## **Disposition**

Disposition Date: 01/04/2012

Implementation Date:

Status: Accepted For Informational Purposes

Comment:

Rate data does NOT apply to filing.

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		No
Supporting Document	Application		No
Supporting Document	Cover Letter		Yes
Supporting Document	Illustration Certifications		Yes
Supporting Document	List of Forms		Yes

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## Supporting Document Schedules

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Bypassed - Item:</b> Flesch Certification		
<b>Bypass Reason:</b> N/A		
<b>Comments:</b>		

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Bypassed - Item:</b> Application		
<b>Bypass Reason:</b> N/A		
<b>Comments:</b>		

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Satisfied - Item:</b> Cover Letter		
<b>Comments:</b>		
<b>Attachment:</b> KCL, SBL Letter.pdf		

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Satisfied - Item:</b> Illustration Certifications		
<b>Comments:</b>		
<b>Attachments:</b> KCL - Actuary.pdf KCL - Officer.pdf SBL - Actuary.pdf SBL - Officer.pdf		

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Satisfied - Item:</b> List of Forms		

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Product Name: Illustration Certifications 2011  
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**Comments:**

**Attachment:**

KCL, SBL-AR.pdf



**KANSAS CITY LIFE  
INSURANCE COMPANY**

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

December 23, 2011

State Insurance Department

Dear Sir or Madam,

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

**Kansas City Life Insurance Company  
Security Benefit Life Insurance Company**

For each company, I have enclosed the following:

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

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

Respectfully,

Mark A. Milton, FSA, MAAA  
Illustration Actuary  
Senior Vice President and Actuary  
1-800-821-5529 ext 8345  
[mmilton@kclife.com](mailto:mmilton@kclife.com)

**Kansas City Life Insurance Company**  
**Annual Actuarial Certification**

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

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

- No currently payable scale for business issued within the last five years and within the scope of this certification has been reduced for reasons other than changes in the experience factors underlying the disciplined current scale.
- Non-guaranteed elements illustrated for new policies are consistent with those illustrated for similar in force policies.
- Illustrated non-guaranteed elements for new and in-force policies subject to this regulation are consistent with the non-guaranteed elements amounts actually credited or charged to the same or similar forms.
- The minimum expenses used in the calculation of the disciplined current scale for all policy forms subject to this regulation were based on the Generally Recognized Expense Table for 2012 Illustrations.

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

*Mark A Milton*

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

December 23, 2011  
Date

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

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

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

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



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

December 23, 2011  
Date

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

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

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

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

December 23, 2011

Date

**Security Benefit Life Insurance Company  
Illustration Regulation Certification**

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

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



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

December 23, 2011  
Date

## Life Illustrations - Identification Form AR

*Company:* Kansas City Life Insurance Company  
*NAIC Company #:* 65129  
*Date Submitted:* December 28, 2011  
*Illustration Actuary:* Mark Milton  
*Contact Phone #:* (816) 753-7000  
*Appointment Effective:* January 1, 1997  
*Annual Certification Date:* December 31  
*Appointed Officer:* Jill Daniel

### Illustrated Plans

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

Illustrated Plans (cont'd.)  
AR

<b>Policy Form Number</b>	<b>Policy Description</b>	<b>Generic Name</b>	<b>Marketing Name</b>
R191	Disability Payment of Premium Rider	Disability Premium Rider	DPP Rider
R192	Additional Life Insurance Rider	Additional Life Insurance Rider	ALI Rider
R204	Acceleration of Death Proceeds Rider	Enhanced Living Benefit Rider	ELB Rider
R224	Enhanced Living Benefits Rider	Enhanced Living Benefits Rider	ELB Rider
R208	Disability Continuance of Insurance Rider	Disability Continuance of Insurance Rider	UL DCOI Rider
R209	Monthly Benefit Rider	Monthly Benefit Rider	MBR
R213	Other Insured Term Life Insurance Rider	Other Insured Rider	UL OI Rider
R175	Term Life Rider	Term Rider	EXP Rider

\* Pending approval of filing.

Non-Illustrated Plans  
AR

<u>Policy Form Number</u>	<u>Policy Description</u>	<u>Generic Name</u>	<u>Marketing Name</u>
J160-A	Adjustable Premium Renewable & Convertible Term	Term Life	Level 10 Level 15 Level 20 Level 30 Level 10 Advantage Level 15 Advantage Level 20 Advantage Level 30 Advantage
R214	Waiver of Premium Rider	Waver of Premium Rider	WP Rider

\* Pending approval of filing.

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

**Illustrated Plans**

No products will be issued with illustrations

**Non-Illustrated Plans**

No non-illustrated plans will be issued with illustrations.