

State: Arkansas **Filing Company:** Kansas City Life Insurance Company
TOI/Sub-TOI: L08 Life - Other/L08.000 Life - Other
Product Name: Illustration Certifications 2012
Project Name/Number: Illustration Certifications 2012/Illustration Certifications 2012

Filing at a Glance

Company: Kansas City Life Insurance Company
Product Name: Illustration Certifications 2012
State: Arkansas
TOI: L08 Life - Other
Sub-TOI: L08.000 Life - Other
Filing Type: Form
Date Submitted: 12/26/2012
SERFF Tr Num: KCLF-128812584
SERFF Status: Closed-Accepted For Informational Purposes
State Tr Num:
State Status: Closed-Accepted for Informational Purposes
Co Tr Num: ILLUSTRATION CERTIFICATIONS 2012

Implementation
Date Requested:
Author(s): Kathleen Frese
Reviewer(s): Linda Bird (primary)
Disposition Date: 01/03/2013
Disposition Status: Accepted For Informational Purposes
Implementation Date:

State Filing Description:

State: Arkansas Filing Company: Kansas City Life Insurance Company
TOI/Sub-TOI: L08 Life - Other/L08.000 Life - Other
Product Name: Illustration Certifications 2012
Project Name/Number: Illustration Certifications 2012/Illustration Certifications 2012

General Information

Project Name: Illustration Certifications 2012 Status of Filing in Domicile: Pending
Project Number: Illustration Certifications 2012 Date Approved in Domicile:
Requested Filing Mode: Informational Domicile Status Comments:
Explanation for Combination/Other: Market Type: Individual
Submission Type: New Submission Individual Market Type:
Overall Rate Impact: Filing Status Changed: 01/03/2013
State Status Changed: 01/03/2013
Deemer Date: Created By: Kathleen Frese
Submitted By: Kathleen Frese Corresponding Filing Tracking Number:

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 kfrese@kclife.com
3520 Broadway 816-753-7299 [Phone] 8283 [Ext]
Kansas City, MO 64111 816-753-3018 [FAX]

Filing Company Information

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

Filing Fees

Fee Required? No
Retaliatory? No
Fee Explanation:

SERFF Tracking #:

KCLF-128812584

State Tracking #:

Company Tracking #:

ILLUSTRATION CERTIFICATIONS 2012

State:

Arkansas

Filing Company:

Kansas City Life Insurance Company

TOI/Sub-TOI:

L08 Life - Other/L08.000 Life - Other

Product Name:

Illustration Certifications 2012

Project Name/Number:

Illustration Certifications 2012/Illustration Certifications 2012

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Accepted For Informational Purposes	Linda Bird	01/03/2013	01/03/2013

State: Arkansas
TOI/Sub-TOI: L08 Life - Other/L08.000 Life - Other
Product Name: Illustration Certifications 2012
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Filing Company: Kansas City Life Insurance Company

Disposition

Disposition Date: 01/03/2013

Implementation Date:

Status: Accepted For Informational Purposes

Comment:

Rate data does NOT apply to filing.

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

SERFF Tracking #:

KCLF-128812584

State Tracking #:

Company Tracking #:

ILLUSTRATION CERTIFICATIONS 2012

State:

Arkansas

Filing Company:

Kansas City Life Insurance Company

TOI/Sub-TOI:

L08 Life - Other/L08.000 Life - Other

Product Name:

Illustration Certifications 2012

Project Name/Number:

Illustration Certifications 2012/Illustration Certifications 2012

Supporting Document Schedules

		Item Status:	Status Date:
Satisfied - Item:	Cover Letter		
Comments:			
Attachment(s):			
KCL, SBL Letter.pdf			

		Item Status:	Status Date:
Satisfied - Item:	Illustration Certifications		
Comments:			
Attachment(s):			
KCL - Actuary.pdf KCL - Officer.pdf SBL - Actuary.pdf SBL - Officer.pdf			

		Item Status:	Status Date:
Satisfied - Item:	List of Forms		
Comments:			
Attachment(s):			
KCL, SBL-AR.pdf			



**KANSAS CITY LIFE
INSURANCE COMPANY**

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

December 17, 2012

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

Kansas City Life Insurance Company
Annual Actuarial Certification

I, Mark A. Milton, am Senior Vice President and 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 2013 Illustrations.

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

Mark A Milton

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

December 19, 2012
Date

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

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

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

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



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

December 19, 2012
Date

Security Benefit Life Insurance Company
Annual Actuarial Certification

I, Mark A. Milton, am Senior Vice President and 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:

- 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 2013 Illustrations.

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



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

December 19, 2012

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.

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

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



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

December 19, 2012
Date

Life Illustrations - Identification Form AR

Company: Kansas City Life Insurance Company
NAIC Company #: 65129
Date Submitted: December 18, 2012
Illustration Actuary: Mark Milton
Contact Phone #: (816) 753-7000
Appointment Effective: January 1, 1997
Annual Certification Date: December 31
Appointed Officer: Jill Daniel

Illustrated Plans

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

Illustrated Plans (cont'd.)
AR

Policy Form Number	Policy Description	Generic Name	Marketing Name
R191	Disability Payment of Premium Rider	Disability Premium Rider	DPP Rider
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.