



**KANSAS CITY LIFE  
INSURANCE COMPANY**

Designed for  
Your Client  
FL

Selected by  
Kansas City Life Agent

**RiskQuote**

## A Life Insurance Policy Illustration

### Convertible and Non-Renewable Term to Age 85 Life Insurance Policy *Longevity Term 85*

#### Product Explanation

Your Client  
Male, Age 45  
Preferred Nontobacco  
Init DB: \$250,000.00

#### Term Life Insurance

The Term Life Insurance policy that you are considering, also known as Convertible and Non-Renewable Term to Age 85 Life Insurance Policy, is a non-participating term life insurance plan that provides a level death benefit. Premiums are level and guaranteed for the life of the policy. All coverage ceases on the policy anniversary on which the Insured is age 85.

**Death Benefit**  
\$250,000.00

The death benefit is the amount payable upon the Insured's death. The illustrated death benefit amount is \$250,000.00.

**Cash Value**

The cash value is the amount available to the policy owner upon surrender of the policy.

**Nonforfeiture  
Options**

Nonforfeiture options allow for either paid-up insurance coverage or extended term life insurance coverage in lieu of policy termination to maintain insurance protection if cash value is available. If premium payments are stopped and if the policy has a net cash value, then Longevity Term will automatically be continued as extended term insurance unless the owner opts for the paid-up insurance option or the cash surrender option.

#### Extended Term Insurance

The insurance coverage is continued for a limited period of time as extended term insurance from the due date of the premium in default. The period of term insurance will be that which the net cash value will purchase as a net single premium at the Insured's attained age on the due date of the premium in default with no further premiums required. The amount of extended term insurance will be the face amount of the policy.

#### Paid-Up Insurance

The net cash value will be used to purchase paid-up whole life coverage to age 120. The amount of insurance will be that which the net cash value will purchase as a net single premium at the Insured's attained age on the due date of the premium in default with no further premiums required. The paid-up insurance amount will be less than or equal to the policy face amount and is only available if the paid-up coverage amount is at least \$10,000.

**A Life Insurance Policy Illustration**

*Longevity Term 85 - Convertible and Non-Renewable Term to Age 85 Life Insurance Policy*

Your Client  
 Male, Age 45  
 Preferred Nontobacco  
 Init DB: \$250,000.00

**Rider/Benefit Detail**

Rider	Description	Specifications
IAO	The Income Assured Option allows the owner to choose how the death benefit is paid out, including both Lump Sum and Installment Payment components. Payments of the Installment Benefit Amount will begin one modal period after the Lump Sum Benefit is paid and be paid according to the Installment Benefit Mode elected.	Initial Specified Amount: \$250,000 Lump Sum: \$150,000 Installment Payments: \$964 Monthly for 10 years Total Death Benefit Payout: \$265,649

**Issue State:**  
 FL

**Guaranteed Premium:**  
 The maximum premium required to guarantee continued coverage.

**Initial Death Benefit:**  
 \$250,000.00

**Initial Premium:**  
 \$182.63 Monthly

**Riders/Benefits on Primary Insured:**  
 IAO

**RiskQuote!**

**A Life Insurance Policy Illustration (continued)**

Longevity Term 85 - Convertible and Non-Renewable Term to Age 85 Life Insurance Policy

Your Client  
Male, Age 45  
Preferred Nontobacco  
Init DB: \$250,000.00

**Longevity Term 85 - Term Life Insurance Policy**

**Guaranteed**

Issue State: FL								
Age	Year	Death Benefit	Maximum Premium	Cash Value	Paid-Up Insurance <sup>1</sup>	ETI <sup>2</sup>	CV as % of Prem <sup>3</sup>	
<b>Guaranteed Premium:</b>	46	1	250,000.00	2,191.56	0.00	0.00	0 Y, 0 D	0.00%
The maximum premium required to guarantee continued coverage.	47	2	250,000.00	2,191.56	0.00	0.00	0 Y, 0 D	0.00%
	48	3	250,000.00	2,191.56	462.50	0.00	0 Y, 342 D	7.03%
	49	4	250,000.00	2,191.56	2,450.00	0.00	4 Y, 191 D	27.95%
	50	5	250,000.00	2,191.56	4,492.50	14,750.00	7 Y, 92 D	41.00%
	51	6	250,000.00	2,191.56	6,587.50	21,000.00	9 Y, 190 D	50.10%
	52	7	250,000.00	2,191.56	8,727.50	26,750.00	11 Y, 105 D	56.89%
<b>Initial Death Benefit:</b>	53	8	250,000.00	2,191.56	10,902.50	32,500.00	12 Y, 203 D	62.18%
\$250,000.00	54	9	250,000.00	2,191.56	13,102.50	37,750.00	13 Y, 177 D	66.43%
	55	10	250,000.00	2,191.56	15,335.00	42,750.00	14 Y, 64 D	69.97%
	1-10			21,915.60	15,335.00	42,750.00		
<b>Initial Premium:</b>	56	11	250,000.00	2,191.56	17,595.00	47,750.00	14 Y, 240 D	72.99%
\$182.63 Monthly	57	12	250,000.00	2,191.56	19,892.50	52,250.00	14 Y, 355 D	75.64%
<b>Riders/Benefits on Primary Insured:</b>	58	13	250,000.00	2,191.56	22,232.50	56,500.00	15 Y, 46 D	78.04%
IAO	59	14	250,000.00	2,191.56	24,617.50	60,750.00	<b>15 Y, 57 D</b>	80.23%
	60	15	250,000.00	2,191.56	27,037.50	64,750.00	15 Y, 29 D	82.25%
	61	16	250,000.00	2,191.56	29,480.00	68,250.00	14 Y, 334 D	84.07%
	62	17	250,000.00	2,191.56	31,925.00	71,750.00	14 Y, 247 D	85.69%
	63	18	250,000.00	2,191.56	34,350.00	75,000.00	14 Y, 140 D	87.08%
	64	19	250,000.00	2,191.56	36,740.00	77,750.00	14 Y, 15 D	88.23%
	65	20	250,000.00	2,191.56	39,082.50	80,500.00	13 Y, 235 D	89.17%
	1-20			43,831.20	39,082.50	80,500.00		
	66	21	250,000.00	2,191.56	41,362.50	82,750.00	13 Y, 77 D	89.87%
	67	22	250,000.00	2,191.56	43,572.50	84,750.00	12 Y, 270 D	90.37%
	68	23	250,000.00	2,191.56	45,695.00	86,250.00	12 Y, 85 D	90.65%
	69	24	250,000.00	2,191.56	47,715.00	87,500.00	11 Y, 253 D	<b>90.72%</b>
	70	25	250,000.00	2,191.56	49,600.00	88,500.00	11 Y, 46 D	90.53%
	71	26	250,000.00	2,191.56	51,312.50	<b>89,250.00</b>	10 Y, 193 D	90.05%
	72	27	250,000.00	2,191.56	52,792.50	<b>89,250.00</b>	9 Y, 332 D	89.22%
	73	28	250,000.00	2,191.56	53,975.00	89,000.00	9 Y, 95 D	87.96%
	74	29	250,000.00	2,191.56	54,782.50	88,000.00	8 Y, 216 D	86.20%
	75	30	250,000.00	2,191.56	<b>55,137.50</b>	86,500.00	7 Y, 330 D	83.86%
	1-30			65,746.80	55,137.50	86,500.00		

**RiskQuote**

- 1. Paid-Up Insurance:** Amount of reduced insurance coverage that can be purchased using the net Cash Value as a single premium.
- 2. ETI (Extended Term Insurance):** Period of term insurance that the net cash value will purchase for the full face amount of the policy.
- 3. Cash Value as a Percent of Cumulative Premium:** The Cash Value accumulated divided by the cumulative total of Premiums paid.

**A Life Insurance Policy Illustration (continued)**

Longevity Term 85 - Convertible and Non-Renewable Term to Age 85 Life Insurance Policy

Your Client  
Male, Age 45  
Preferred Nontobacco  
Init DB: \$250,000.00

**Longevity Term 85 - Term Life Insurance Policy**

**Guaranteed**

**Issue State:**  
FL

**Guaranteed Premium:**  
The maximum premium required to guarantee continued coverage.

**Initial Death Benefit:**  
\$250,000.00

**Initial Premium:**  
\$182.63 Monthly

**Riders/Benefits on Primary Insured:**  
IAO

Age	Year	Death Benefit	Maximum Premium	Cash Value	Paid-Up Insurance <sup>1</sup>	ETI <sup>2</sup>	CV as % of Prem <sup>3</sup>
76	31	250,000.00	2,191.56	54,952.50	84,250.00	7 Y, 71 D	80.89%
77	32	250,000.00	2,191.56	54,140.00	81,000.00	6 Y, 169 D	77.20%
78	33	250,000.00	2,191.56	52,582.50	77,000.00	5 Y, 261 D	72.71%
79	34	250,000.00	2,191.56	50,142.50	71,750.00	4 Y, 347 D	67.29%
80	35	250,000.00	2,191.56	46,620.00	65,250.00	4 Y, 60 D	60.78%
81	36	250,000.00	2,191.56	41,747.50	57,250.00	3 Y, 132 D	52.91%
82	37	250,000.00	2,191.56	35,162.50	47,250.00	2 Y, 199 D	43.36%
83	38	250,000.00	2,191.56	26,455.00	35,000.00	1 Y, 260 D	31.77%
84	39	250,000.00	2,191.56	15,010.00	19,500.00	0 Y, 315 D	17.56%
85	40	250,000.00	2,191.56	0.00	0.00	0 Y, 0 D	0.00%
1-40			87,662.40	0.00	0.00		

- 1. Paid-Up Insurance:** Amount of reduced insurance coverage that can be purchased using the net Cash Value as a single premium.
- 2. ETI (Extended Term Insurance):** Period of term insurance that the net cash value will purchase for the full face amount of the policy.
- 3. Cash Value as a Percent of Cumulative Premium:** The Cash Value accumulated divided by the cumulative total of Premiums paid.

**RiskQuote**