



KANSAS CITY LIFE GROUP BENEFITS

TRUE GROUP AND VOLUNTARY PRODUCTS



K·C·L GROUP
BENEFITS

WHO WE ARE

Since 1895, Kansas City Life Insurance Company has been dedicated to the tradition of honesty, integrity and sound business practices upon which the Company was founded. We have seen policyholders through world wars, the Great Depression and various periods of recession and inflation. The wisdom behind our corporate philosophy of protection and safety for our policyholders has never been more important.

Kansas City Life is known for long-term relationships, high-quality work, and high agent and associate loyalty. Every product we sell is backed by more than a century of financial security. We are one of the few active national financial services companies to be led by the same family for four generations, yet we are a publicly traded company. In an ever-changing world, you can count on Kansas City Life to be with you now and in the years to come.

RATINGS

Kansas City Life Insurance Company receives high ratings from some of the nation's most respected independent rating agencies.

A.M. Best Company: A (Excellent)

The rating represents A.M. Best's opinion of Kansas City Life's financial strength and its ability to meet ongoing obligations to policyholders. *As of December 2007*

Standard and Poor's: A (Strong)

The rating represents Standard & Poor's opinion of the financial security characteristics of an insurance organization. This opinion is with respect to the organization's ability to pay under its insurance policies and contracts, in accordance with their terms. *As of February 2009*

EMPLOYER CONTRIBUTION AND PARTICIPATION REQUIREMENTS

When the employer contributes 100 percent of the cost, 100 percent employee participation is required. If the employer contributes less than 100 percent, 75 percent employer participation is required. Employer-sponsored Dental and Vision plans require the employer to contribute 50 percent of the employee-only cost; for Life and Disability, employers must make a minimum contribution of 25 percent of the monthly premium. No employer contribution is required for Voluntary plans. A minimum of 10 lives – or 25 percent for Voluntary plans, whichever is greater – must participate in the plan. If groups are electing Voluntary Life coverage, 10 lives or 20 percent, whichever is greater, must participate.

REQUEST FOR PROPOSAL

For a competitive quote, submit the following information:

- Company name
- Location (city, state, zip)
- Nature of business
- Census data – including gender, date of birth (or age) and earnings (if percent of salary benefit is chosen)
- Benefit plan desired
- If there is an existing plan, include the following:
 - ✓ Present plan and rates
 - ✓ Present carrier
 - ✓ Experience – paid premium vs. paid claims
 - Dental and Vision experience is required for groups with more than 100 lives;
 - STD experience is required for groups with more than 200 lives;
 - Life and LTD experience is required for groups with more than 500 lives.
- Send the above information by fax to 816-531-4648, or by e-mail to groupbenefits@kclife.com.

VISIT US ONLINE

Check out the Kansas City Life Group Benefits web site. Online you will find product brochures, applications and enrollment forms, claims information and much more. Visit www.kclgroupbenefits.com.

PRODUCTS

Kansas City Life Group Benefits offers a full line of ancillary products. Employers with groups as small as two can find the right coverage at affordable prices. Kansas City Life Group Benefits offers:

- Select Trust Plus products – intended for groups with two to nine employees – Life, Dental, Long Term Disability and Short Term Disability.
- True Group and Voluntary products – intended for groups with 10 or more employees – Life, Dental, Long Term Disability, Short Term Disability and Vision.

SERVICE

Kansas City Life excels in service and believes every client is important. You can expect a timely approval and issue process when selecting Kansas City Life. Your call is directed to an individual and all messages are returned the same day. Every group is assigned a specific administrative team which will handle billing, eligibility and premium collection. And when the need arises, claims are paid accurately and timely. We deliver service you and your clients expect and deserve.

ELIGIBILITY

Groups must be in business a minimum of one year to be eligible for True Group coverage and two years to be eligible for Voluntary coverage. To be eligible for Kansas City Life's True Group and Voluntary benefit plans, an employee must be performing the material and substantial duties of his or her occupation 30 or more hours per week. (Vision only requires employees to be working 20 hours per week.)

CONTACT INFORMATION

Kansas City Life Group Benefits

3520 Broadway
Kansas City, MO 64111-2565

P.O. Box 219425
Kansas City, MO 64121-9425

Toll free: 877-266-6767, Ext. 8200

Fax: 816-531-4648

Web site: *www.kclgroupbenefits.com*

TOOLS YOU NEED

Kansas City Life Group Benefits provides you with the marketing tools necessary to promote interest and increase enrollment in our plans. Our sales staff is dedicated to giving you the resources you need and the service you deserve.

Support materials for Voluntary products include:

- Announcement letters for employees
- Posters and payroll stuffers to promote participation
- A slide show presentation for use during enrollment meetings to inform employees about Kansas City Life's Voluntary plan benefits
- Personalized enrollment kits including an employee brochure, personalized enrollment form and benefit calculator to help the employee understand the need for coverage and the proper amount to elect

For True Group products, Kansas City Life will provide you with a personalized benefit summary for your client. Benefit summaries allow employees to have rates and other important plan information prior to receiving their certificate booklet.

DISCLAIMER

This is not a certificate of insurance, but a brief description only. The group policy alone determines all rights and benefits. Kansas City Life reserves the right to withdraw this offer at anytime. Products may not be available in all states. Please contact your Kansas City Life Group Benefits sales representative for more details. ●

DISABILITY OVERVIEW

Disability plays no favorites. It can strike at any time, in any industry or occupation. Still, it remains neglected by some companies. Employees need protection from an unexpected disability. Kansas City Life Group Benefits has the disability products employers need. From employer-paid to voluntary, employers may choose Long and/or Short Term Disability plans that best fits their needs as well as those of their employees. Low-cost premiums combined with strengthened claims management capabilities and flexible plan designs make disability products from Kansas City Life a wise choice.

BENEFIT PERCENTAGES

In an effort to provide employees with financial support during a disability, yet encourage them to return to work, benefit percentage options of 50 or 60 percent are most common. For STD plans, employers may choose a benefit that is a flat amount for all employees, not to exceed 66.667 percent of weekly earnings.

ELIMINATION PERIODS

For STD, benefits may commence on the first, eighth, 15th or 31st day for accident, and eighth, 15th or 31st for illness. The employer may also elect to include a first day hospitalization benefit. For Long Term Disability plans, 90 or 180 days elimination period options are available.

BENEFIT DURATIONS

The standard duration for Long Term Disability is Social Security Normal Retirement Age. For Short Term Disability, 13 or 26 weeks is standard. However, both products offer a variety of options to fit your client's needs.

TOTAL DISABILITY (STD)

An employee receives total disability coverage when he is completely prevented from performing the essential duties of his occupation due to accidental bodily injury, sickness, mental illness, substance abuse or pregnancy.

PARTIAL DISABILITY (STD)

This provision encourages individuals who are initially totally disabled, yet unable to work full time, to return to work in some capacity and still receive a disability benefit. This benefit is calculated as a percentage of lost earnings multiplied by the weekly disability benefit if totally disabled. As a result, the employee may earn more than 20 percent, but no more than 80 percent, of predisability earnings.

RESIDUAL DISABILITY (STD)

The employee is prevented from performing some, but not all, of the essential duties of her occupation due to the following: accidental bodily injury, sickness, mental illness, substance abuse or pregnancy. As a result, the employee may earn more than 20 percent, but no more than 80 percent, of predisability earnings.

DEFINITION OF DISABILITY (LTD)

An employee is considered disabled when he is prevented from performing one or more of the essential duties of his occupation due to accidental bodily injury, sickness, mental illness, substance abuse or pregnancy. As a result, during the elimination period and for the next 24 months (other options available), his monthly earnings are less than 80 percent of the indexed predisability earnings. After this time period, the employee must be prevented from performing one or more of the essential duties of any occupation. Generally, only one formula is used to calculate benefits for total, partial/residual and rehabilitation benefits. By using the same calculation for all claim situations, the contract is easier to understand for both employers and employees.

RETURN TO WORK INCENTIVE (LTD)

This incentive allows employees who return to work while disabled to receive up to 100 percent of predisability earnings for the first 12 months after she returns to work. This encourages employees to return to full-time work as soon as possible.

VOCATIONAL REHABILITATION (LTD)

If an employee becomes disabled, the vocational rehabilitation services will prepare the employee to resume gainful work through vocational testing, vocational training, workplace modification, prosthesis or job placement.

RECURRENT DISABILITY

For stand-alone STD plans, if a covered employee returns to work for 15 consecutive days or more, any recurrence of a disability will be treated as a new disability. If recurrent periods of disability are due to the same or related cause and separated by less than 15 consecutive days of work as an active, full-time employee, this will be considered the same period of disability.

For LTD plans, if a covered employee attempts to return to work as an active, full-time employee during the elimination period, the current disability will not interrupt the elimination period and is subject to the following limitations: for an elimination period of 180 days or more, up to 30 such return days are allowed, or for an elimination period of less than 180 days, up to five such return days are allowed for each 30 days of elimination period.

DEFINITION OF EARNINGS

For STD plans, Kansas City Life defines an employee's earnings as the usual weekly rate of pay, including commissions received from the employer, but does not include bonuses, overtime pay, fringe benefits or extra compensation. For employees who are paid commission, the average of the commissions will be based upon the most recent 24-month period prior to the date the disability began.

For LTD plans, Kansas City Life defines an employee's earnings as the usual monthly rate of pay. The employer may elect to include commissions and bonuses in the earnings definition.

MINIMUM MONTHLY BENEFIT (LTD)

Regardless of income from other sources, the minimum monthly income benefit payable is the greater of \$100 or 10 percent of the gross monthly benefit, subject to state regulations.

INDEXED PREDISABILITY EARNINGS (LTD)

After an individual has been disabled for 12 consecutive months, an inflation adjustment is made to predisability earnings. This new calculation may result in a higher benefit and can continue annually for the duration of the claim.

COST OF LIVING FREEZE

Once a disabled employee receives LTD benefits, the benefit amount will not be reduced should there be a cost-of-living adjustment from other integrated income sources.

NO SELF-REPORTED DISABILITY RESTRICTIONS

There are no restrictions or limitations for self-reported illnesses or subjective illnesses under the LTD contract. Claims for self-reported conditions are handled the same as every claim – by focusing on functionality instead of diagnosis.

GUARANTEE ISSUE

Generally, the entire benefit is guaranteed issue. Those employees enrolling as late applicants will be subject to satisfactory evidence of insurability.

RATE GUARANTEES

For Short Term Disability, groups with fewer than 150 lives may receive a two-year rate guarantee, subject to underwriting approval. For groups with more than 150 lives, Kansas City Life offers one-year rate guarantees. For Voluntary coverage, rates will generally be guaranteed for two years for groups with fewer than 100 lives and for one year for groups with 100 lives or more. Long Term Disability plans generally have a two-year rate guarantee.

WAIVER OF PREMIUM

Premium payments are waived for disabled employees who have qualified for LTD benefits.

ADDITIONAL RIDERS (LTD)

Activities of Daily Living	Business Protection
Pension Contribution	Cost of Living Adjustment
Extended Earnings Protections	*Survivor Benefit
Infectious and Contagious Disease	*Family Care Credit
Accidental Dismemberment & Loss of Sight	*Workplace Modification

*These riders are included as standard benefits for LTD plans.

EMPLOYEE ASSISTANCE PROGRAM

Employers may elect to offer an EAP in conjunction with their disability plan. Kansas City Life is proud to partner with APS Healthcare and has two available options for employers. The low-cost option offers employees and their dependents unlimited, 24-hour web access to pinpoint problems and identify solutions at their convenience. Employers may elect to offer a richer plan which will include web and telephonic access as well as five counseling sessions.

OUR DISABILITY CLAIMS SERVICE PROMISE:

- New claims posted to claim system within 24 hours
- New claims acknowledged within three days
- New information on ongoing claims managed within five days
- Telephone calls returned same day
- Long Term Disability decision time average of 30 days

EXPERIENCED DISABILITY CLAIMS ANALYSTS

Our claims resolution results are above industry averages (including return to work, rehabilitation, settlement and contractual ineligibility). The effectiveness of claim resolution relies on the experience and expertise of the people managing the claims process. Our registered nurses, physicians, vocational rehabilitation professionals and risk management specialists bring decades of experience to help solve the unique and complex problems that workers face after injury or illness.

In addition to our exceptional staff, we partner with specialized resources outside our company. When needed, we will work with medical specialists and utilize vocational rehabilitation practitioners from our national network.

HELPING PEOPLE RETURN TO WORK

Our claims team focuses on the importance of work and income in people's lives. We are committed to approaching every eligible claim with the goal of returning the employee to work.

Return-to-work management is coordinated by a claims analyst with the assistance of a vocational expert when needed. Services are provided in close consultation with employers to help return individuals to their own occupation or to another occupation for which they are qualified.

PERMANENT AND TOTAL DISABILITY

When re-entry into the same occupation or another is not possible, we look for other ways to resolve claims, including assisting the employee with securing other income and moving to permanent and total disability status and/or settlement.

SOCIAL SECURITY DISABILITY INSURANCE ASSISTANCE

For those employees who are deemed totally disabled from any occupation for 12 months or more, assistance with securing Social Security Disability Insurance (SSDI) is offered. We educate employees on the advantages of receiving Social Security Disability and assist with the application and appeals process. If a Social Security advocate is needed to obtain a successful SSDI award, we will assume the cost. ●

DENTAL OVERVIEW

Employers understand how important benefits plans are in attracting and retaining valuable employees. When you add a Dental plan to your client's benefits package, you are providing one of today's most popular benefits. Kansas City Life Group Benefits is proud to offer comprehensive Dental plans with options that fit the budget of any employer, large or small. Or employers may offer Voluntary Dental coverage at a price employees can easily afford. Either way, when your client chooses a Kansas City Life Dental plan, they will be receiving not only a high quality product, but also the professional customer service they deserve.

AVAILABLE PLANS

Kansas City Life Dental plans are flexible enough to meet any client's needs. Employers may elect the traditional indemnity plan which allows employees to seek services from any provider, or the PPO plan which allows employees to experience additional cost savings by using a network provider. When choosing a network provider, whether through the indemnity plan with the passive PPO or the directed PPO plan, employees are not balance-billed.

COVERED SERVICES

Routine exams and cleanings, X-rays and fluoride treatments are generally covered under Preventive Services. Basic Services may include fillings and emergency palliative treatment. Oral surgery will also be included in Basic Services but may be moved to Major Services for additional savings. Major Services include crowns, bridges and dentures. Endodontics and Periodontics will be included under Major Services, but may be paid under Basic Services. Orthodontia is available to dependent children who are under the age of 19 when treatment is received.

CO-INSURANCE PERCENTAGES

Co-insurance percentages will vary depending on the type of service. Numerous options are available from traditional 100/80/50 indemnity-style plans to alternatives that provide increased co-insurance percentages for network providers or reduced co-insurance percentages as a cost-savings alternative.

DEDUCTIBLES

Standard plans waive the deductible for Preventive and Orthodontia Services and include a combined \$50 deductible for Basic and Major Services with a three-time family limit. However, deductibles from \$25 to \$100 are available and may be included on all four types of services as requested.

ANNUAL MAXIMUMS

A wide range of plan maximums are available. Annual maximums and Lifetime Orthodontia maximums may be as little as \$500 or as great as \$2,000.

WAITING PERIODS

The standard plan does not require a waiting period for Preventive or Basic Services but does include a 12-month waiting period for Major and Orthodontia coverage. With underwriting approval, employers may elect to eliminate all waiting periods from the plan.

DEPENDENT COVERAGE

Eligible dependents include the spouse and unmarried children under age 19 (or up to age 25 if attending school full-time and financially dependent upon the employee for support). *Ages may vary by state.*

No one may be insured as a dependent of more than one insured individual. If two employees are married, only one may insure the spouse and eligible children.

PREFERRED PROVIDERS

Kansas City Life Dental plans are linked to CONNECTION Dental. The CONNECTION Dental Network from PPO USA is a growing, national dental PPO network with more than 62,000 provider locations in 50 states. The web site, www.ppousa.com, allows employees to search for dentists and specialists in their area as well as nominate dentists to the network.

CLAIMS ADMINISTRATION

Our dedicated, knowledgeable professionals process claims promptly and accurately. Our state-of-the-art claims system and cost-control procedures assure that the benefit plan will be properly managed. Kansas City Life also accepts claims filed electronically. It is recommended that employees notify the claims department, in advance, if they expect dental expenses to exceed \$400. By doing so, employees know approximately how much expense they will incur and the benefits the plan will provide. Benefits under the Kansas City Life plan will coordinate with other group plans so that no more than 100 percent of allowable expenses are paid.

OPTIONAL VISION DISCOUNT

Employers have the option to include the Preferred Vision Care Network discount with their Dental benefit plan. This entitles employees and their families to professional service and quality vision products without the need for pre-approval or claim forms.

- Save up to 20 percent on contacts and receive discounts on eyeglasses, tinting and more
- No limit on the number of times the benefit is used
- Simple access to the provider listing at www.preferredvisioncare.com

LATE APPLICANT PROVISION

Employees who have completed the probationary waiting period should enroll for Dental coverage within 31 days of becoming eligible and coverage will be effective on the first day of the month following enrollment. Employees and dependents who do not enroll when first eligible are considered late applicants. Benefits for late applicants are limited to Preventive Services for a minimum of 12 consecutive months. Late applicants will be entitled to full benefits beginning with the next calendar year (Jan. 1) following 12 consecutive months of continuous coverage. ●

LIFE OVERVIEW

Life insurance continues to be an integral part of an employer's benefit package. Today, employees have come to recognize that having life insurance is a necessity. Stories of loved ones leaving behind families with no financial protection are becoming all too familiar. With Kansas City Life's Group and Voluntary Life plans, you can offer your clients the protection and comfort they need.

FLEXIBLE PLAN DESIGN

Group Life offers employers a choice of coverage amounts which can be designed specifically for their needs. Benefit schedules may be a flat amount, a percentage of earnings or a combination of the two.

Should it be offered, employees may elect the amount of Voluntary coverage that best fits their needs and pay their own premiums through payroll deduction. Employees may choose any amount in increments of \$10,000, as long as the minimum is no less than \$20,000 and the maximum does not exceed \$500,000, or five times the employee's annual earnings – whichever is less.

To increase participation in the Voluntary plan, Kansas City Life encourages you to select a few options to better fit the client's needs. Choose limited benefit options, such as each employee may select a coverage amount of \$50,000, \$100,000 or \$150,000. You have the ability to structure the plan design around the unique needs of the employer and employees.

Coverage reduces by 35 percent at age 65, by 55 percent of the original amount at age 70, by 70 percent of the original amount at age 75 and 80 percent of the original amount at age 80. Coverage ceases at retirement.

UNDERWRITING GUIDELINES

The guarantee issue amount for employer-paid plans varies by the size of the group and the benefits requested. For Voluntary coverage, the standard guarantee issue amount is \$100,000 up through age 69 (not to exceed five times annual earnings). Employers may also choose a guarantee issue amount of \$50,000. Individuals not applying for coverage within 31 days of being eligible will be subject to full underwriting.

SPOUSE AND DEPENDENT BENEFITS

Dependent coverage is available with the Basic Life plan in a variety of schedules and benefit amounts. Coverage may be elected for spouses and unmarried children under age 19 (or 25 if a full-time student).

For Voluntary benefits, a spouse may be insured in increments of \$5,000, as long as the minimum is no less than \$10,000 and the maximum does not exceed \$250,000, or one-half of the employee's elected amount, whichever is less. The guarantee issue amount is \$50,000, or one-half of the employee's elected amount, whichever is less.

Children may also be insured at the following amounts: 14 days to six months of age: \$1,500; six months of age and older: increments of \$2,500, with a maximum of \$10,000.

To elect spouse and dependent coverage, the employee must also be covered.

ACCIDENTAL DEATH & DISMEMBERMENT (AD&D)

When purchased, an amount equal to the Basic Life benefit, unless requested differently, will be paid should death or certain dismemberment occur within 90 days following accidental bodily injury. For all dismemberment, the actual amount payable is based on the severity of the loss. This coverage is in effect 24 hours a day. Below is a list of additional benefits you and your client may choose to include:

OPTION 1 (STANDARD)

- Seat Belt/Air Bag
- Repatriation

OPTION 3

- The benefits listed in Option 1, plus
- Common Disaster Benefit

OPTION 2

- The benefits listed in Option 1, plus
- Day Care Benefit
- Spouse Education Benefit
- Child Education Benefit

OPTION 4

- All benefits listed in Options 1 through 3

Common Disaster Benefit is not available for Basic Group Life. A complete description of these benefits is available by contacting your Kansas City Life Group sales representative.

CONVERSION AND PORTABILITY PRIVILEGES

When an employee terminates employment, Life insurance coverage will be continued for 31 days. During this period, the individual may convert or port her Group Life insurance policy without evidence of insurability. Dependent Life coverage also may be converted or ported. However, AD&D and Waiver of Premium coverage are not eligible for conversion or portability. Employees attaining age 70 are not eligible for portability. *Basic Group Life coverage cannot be ported.*

WAIVER OF PREMIUM BENEFIT

If an insured employee becomes totally and permanently disabled before reaching age 60, Life and Dependent Life premiums for that employee will be waived after nine months of disability. Premiums will continue to be waived as long as the employee remains totally disabled up to age 70 or retirement.

EFFECTIVE DATE AND RATE GUARANTEE

Coverage will be effective on the first day of the month following acceptance by Kansas City Life. Rates will generally be guaranteed for two years. ●

VISION OVERVIEW

In today's competitive employee benefits market, you need every opportunity to offer your clients a complete line of ancillary coverage. One of the most overlooked products available today is Group Vision. With Kansas City Life's Group Vision plan, you will be offering a benefit that is attractive to employers because of its low cost. Yet it is highly used by employees. Plus, our dual-choice plan is unique because employees and their family members are not locked into using the network to receive benefits.

SCHEDULE OF BENEFIT OPTIONS

The employer must choose one reimbursement plan for all eligible employees and has the option of selecting a benefit period of either 12 or 24 months. The benefit period determines how often an individual is eligible for benefits under this plan.

DEPENDENT COVERAGE

Eligible dependents include the spouse and unmarried children under the age of 19 (or to age 24 if attending school full-time and dependent upon the employee for support). *Ages may vary by state.*

NETWORK BENEFITS

Enrollees see the biggest savings by choosing one of the more than 10,000 network providers, including most major chains. When employees choose a network provider, they will pay wholesale prices on all eyewear and receive additional discounts on purchases that fall outside Kansas City Life's reimbursement period. For a list of providers, visit the Preferred Vision Care web site at www.preferredvisioncare.com, or call toll-free 800-635-7874.

CLAIMS ADMINISTRATION

Under this plan, employees pay for services received from the provider and file a claim for reimbursement according to the scheduled benefit. Our dedicated, knowledgeable professionals process claims promptly and accurately. Employees may contact us with questions by using our toll-free number: 800-874-5254, Ext. 6046.

LATE ENROLLMENT

For contributory plans, the individual is considered a late applicant if the enrollment form is completed more than 31 days after the individual becomes eligible. Coverage for a late applicant is not immediate, but will begin on the first day of the month following 90 days from the date the enrollment form is completed.

SCHEDULE OF BENEFITS

Reimbursement maximums by type

EXTENDED	STANDARD	BASIC		OPTION I		OPTION II		OPTION III	
				In Network	Out of Network*	In Network	Out of Network*	In Network	Out of Network*
•	•	•	Exams	\$40	\$30	\$45	\$35	\$50	\$35
•	•		Frames	\$40	\$30	\$50	\$35	\$60	\$45
•	•		Single Vision	\$30	\$25	\$40	\$30	\$50	\$35
•	•		Bifocal	\$40	\$30	\$50	\$35	\$65	\$50
•	•		Trifocal	\$50	\$40	\$60	\$45	\$75	\$55
•	•		Lenticular	\$60	\$50	\$70	\$55	\$85	\$60
•	•		Progressive	\$55	\$40	\$65	\$50	\$80	\$60
•	•		Contacts	\$70	\$50	\$80	\$60	\$90	\$65
•			Second Pair	\$40	\$40	\$60	\$60	\$80	\$80

**The schedule of benefits for services outside the network varies in Maryland, North Carolina and Oregon.*

PRODUCER BONUS INCENTIVE INFORMATION

- Any firm or any group agent that is licensed is eligible. Firms with multiple offices must qualify as individual locations. Individuals licensed as a Group General Agent or a Career Agent are not eligible for this bonus.
- For a case to count, the check and application must be received by Kansas City Life between Jan. 1 and Dec. 31 of the bonus year.
- All products are eligible.
- Any bonus paid on a case that does not stay in force for 12 consecutive calendar months will be charged back to the future bonuses or commissions paid.
- Producers will be given credit for the same percentage for which they are being paid commissions.
- The bonus will be paid on or before March 31 following the bonus year.
- Cases with commissions greater than 15 percent do not qualify for the bonus.
- There is no limit on the overall bonus you may earn. However, the maximum on any one line of coverage is \$5,000.

LEVEL	BONUS	QUALIFYING STANDARD
1	2% of premium	4 cases with annualized premium of \$25,000 OR Minimum of 2 cases with annualized premium of \$50,000
2	4% of premium	8 cases with annualized premium of \$25,000 OR Minimum of 2 cases with annualized premium of \$125,000
3	6% of premium	12 cases with annualized premium of \$25,000 OR Minimum of 3 cases with annualized premium of \$250,000

SAMPLE BONUS CALCULATION:

<u>CASE</u>	<u>TYPE</u>	<u>ANN. PREMIUM</u>
1	Life/STD	\$12,000
2	Dental	\$40,000
3	Life/Vol. STD/LTD	\$25,000
4	Life/Vol. Life	\$50,000
5	Vol. STD/LTD	\$23,000
6	Life/STD/LTD/Dental	\$120,000
6 cases		\$270,000

Bonus Calculation: \$270,000 x .06 = \$16,200 ●

Kansas City Life has the right to modify or cancel the producer bonus incentive at any time. Bonus amounts paid will be disclosed as required by state and/or federal law.

COMMISSION SCHEDULE FOR AGENTS

PLAN	PERCENT OF PREMIUM COMMISSION	
Life & Short Term Disability	Annual Premiums	
	First \$5,000	12.0
	Next \$5,000	8.0
	Next \$10,000	6.0
	Next \$30,000	3.0
	Next \$50,000	1.2
	Excess over \$100,000	0.6
Long Term Disability	Annual Premiums	
	First \$15,000	15.0
	Next \$10,000	10.0
	Next \$25,000	5.0
	Excess over \$50,000	1.0
Dental & Vision	Annual Premiums	
	First \$5,000	10.0
	Next \$5,000	8.0
	Next \$10,000	6.0
	Next \$30,000	4.0
	Next \$50,000	2.0
	Excess over \$100,000	1.0
Voluntary Life & Disability	Flat Commission	15.0
Voluntary Dental	Flat Commission	10.0

Flat schedules available upon request.

Kansas City Life Group Benefits

877-266-6767, Ext. 8200

www.kclgroupbenefits.com

Underwritten by:
Kansas City Life Insurance Company



K·C·L G R O U P

B E N E F I T S