It is my pleasure to share with you our accomplishments and highlights for Kansas City Life Insurance Company in 2019.

Net income in 2019 totaled $24.4 million, an increase of $8.8 million versus 2018. These results reflected an increase in insurance revenues, largely from the addition of Grange Life Insurance Company. Grange Life was acquired on Oct. 1, 2018, and thus contributed a full year towards the Company’s results in 2019 compared to one quarter in 2018. These results also reflect an increase in investment income and higher net investment gains. Partially offsetting these items was an increase in policyholder benefits, primarily from Grange Life, and an increase in operating expenses.

The acquisition of Grange Life has expanded our existing block of in-force business and has increased sales of Kansas City Life products through access to a wider distribution network of independent agents.

The most significant challenge for us, and all insurance and financial service companies, is the sustained low interest rate environment. Available yields across all market sectors in 2019 continued to be less than longer-term historical averages. However, we remain well-positioned to manage through these challenges with our diversified portfolio of high-quality securities, mortgage loans, and real estate investments.

During 2019, we experienced growth in our life insurance products, led by sales of our term policies. Our simplified issued term products, along with Grange Life term sales, were strong contributors and we expect continued positive results in 2020. These products and other activities position us well for future sales growth.

Our promise of Security Assured continues to reflect our commitment to provide financial security and financial strength to our customers and policyholders. It is our lodestar and the reminder of our commitment. While this report is primarily focused on the achievements of 2019, we are focused on the challenges that lie ahead. We believe that our solid business practices and philosophies, coupled with our product mix and prudent investment decisions, will allow us to continue to fulfill our promise to you, our agents, our general agents, our customers, and our policyholders.

— R. Philip Bixby
President, Chief Executive Officer and Chairman of the Board
Since 1895, Kansas City Life Insurance Company has been dedicated to one promise – providing financial protection for its policyholders. This promise was born out of a philosophy to put the people before anything else and provide Security Assured to its policyholders, field force, shareholders and associates. These relationships are the foundation of how Kansas City Life continues to do business today.

Quality individuals, products and services position Kansas City Life to be the Company it set out to be 124 years ago. These cornerstones of success, paired with experienced leadership, allow the Company to pay tribute to the time-honored mission of providing Security Assured. This is what allows Kansas City Life to be an industry leader and the company of choice for so many customers. The commitment to sound business practices, integrity and financial strength are the foundations of success the Company abides by to maintain consistent, long-term profitable growth.

**Individual Insurance**

Kansas City Life’s Individual Insurance segment provides financial security to consumers in 49 states. Life insurance products are distributed through two channels: the Company’s field force and third-party marketing arrangements. The Individual Insurance segment consists of individual insurance products for Kansas City Life, Sunset Life Insurance Company of America, and Grange Life Insurance Company.

**Company's field force**

The Company’s field force is represented by independent agencies, which are operated by general agents and agents across the U.S. and in certain locations in Europe. Kansas City Life provides each agency with a comprehensive product portfolio and the marketing support necessary to succeed in servicing consumers in their local markets.

The Company’s product portfolio and individual one-on-one support from the Home Office are attractive recruiting resources, setting Kansas City Life apart from many in the industry.

**Third-party alliances**

Independent arrangements with American Republic Insurance Company, GuideOne Mutual Insurance Company and AmeriLife Group LLC allow representatives from all three companies to distribute Kansas City Life’s products. These agreements provide representatives with the complementary products and services they need to offer more complete financial security to their clients.

**Life insurance sales**

One measure of life insurance sales and new business production at Kansas City Life is from new premiums recorded and new deposits received. Premiums include receipts from traditional individual life insurance and immediate annuity products. Deposits are received from universal life insurance, variable universal life insurance and fixed deferred and variable annuity products.
The Individual Insurance segment generated approximately 54% of consolidated insurance revenues for the year ended Dec. 31, 2019, up from approximately 50% for the year ended Dec. 31, 2018. The increase during 2019 largely resulted from the Grange Life acquisition.

Total new premiums increased $6.5 million or 19% in 2019 compared to 2018. This increase primarily resulted from the addition of Grange Life’s portfolio of traditional life insurance which contributed $5.3 million of new premiums in 2019. Excluding Grange Life premiums, total new premiums increased $3.6 million or 11%. This reflected a $2.6 million or 10% increase in new immediate annuity premiums and a $1.0 million or 17% increase in new traditional life premiums. Total renewal premiums increased $55.0 million or 89% in 2019 compared to the prior year. Excluding Grange Life premiums, total renewal premiums were essentially flat compared to the prior year.

Total new deposits decreased $6.5 million or 8% in 2019 compared to 2018. New interest sensitive deposits decreased $2.8 million or 17%, new variable annuity deposits decreased $3.2 million or 24%, and new fixed annuity deposits decreased $0.5 million or 1%. Excluding Grange Life deposits, new interest sensitive life deposits decreased $1.9 million or 12%. Total renewal deposits increased $12.2 million or 9% in 2019 compared to the prior year. A $13.7 million or 12% increase in renewal interest sensitive life deposits was partially offset by a $1.7 million or 17% decrease in renewal variable annuity deposits. Excluding Grange Life deposits, renewal interest sensitive life deposits increased $1.6 million or 2%.

**Future growth**

The Individual Insurance segment is an essential part of Kansas City Life’s core business, representing a majority of the Company’s revenue. The Company plans to continue to grow the segment by recruiting talented general agents and agents and by adding more third-party alliances. Enhancements to the product portfolio, increased focus on sales development and superior marketing support are elements that will be emphasized to attract new field representatives.

**Group Insurance**

Kansas City Life offers several insurance products in the Group Insurance segment, including dental, life, accident, critical illness, vision, and short- and long-term disability. These offerings encompass both traditional, employer-funded group insurance, as well as voluntary, employee-paid products.

The Group Insurance segment markets products primarily to small and mid-size organizations. Group products are sold through sales representatives who target a nationwide network of independent general agents and group brokers, along with the Company’s career general agents. This sales network is this segment’s core distribution system. The Company also markets Group products through select third-party marketing arrangements.
The Group Insurance segment generated 18% of the Company’s consolidated insurance revenues in 2019, down from 20% in 2018. Total Group premiums increased by $1.9 million or 3% in 2019, following a $2.5 million or 3% increase in 2018. Moving forward, the Group Insurance segment continues to focus on three primary areas of emphasis to improve sales:

1. Growing in-force business through the Company’s sales representatives and select third-party marketing arrangements

2. Improving administrative efficiency through greater use of customer-facing technology, designed to reduce expenses and improve customer service

3. Enhancing the segment’s product portfolio, through delivery of new product offerings and more flexible options to meet the dynamic needs of the employee benefits market

Sunset Financial Services, Inc.

Sunset Financial Services Inc. is Kansas City Life’s distributing broker/dealer for its proprietary line of variable annuity and variable universal life products.
**ASSETS**

Investments:
- Fixed maturity securities available for sale, at fair value: $2,951,137, $2,704,079
- Equity securities, at fair value: 11,272, 14,424
- Mortgage loans: 577,699, 639,559
- Real estate: 183,016, 186,994
- Policy loans: 87,499, 88,066
- Short-term investments: 75,426, 58,712
- Other investments: 9,156, 5,355

Total investments: 3,895,205, 3,697,189

Cash: 14,234, 31,689

Accrued investment income: 32,142, 31,535

Deferred acquisition costs: 286,682, 291,168

Reinsurance recoverables: 378,772, 366,196

Other assets: 181,629, 179,975

Separate account assets: 431,201, 373,734

Total assets: $5,219,865, $4,971,486

**LIABILITIES**

Future policy benefits: $1,331,215, $1,279,034

Policyholder account balances: 2,237,700, 2,261,860

Policy and contract claims: 55,997, 47,274

Other policyholder funds: 170,776, 174,984

Other liabilities: 182,245, 142,894

Separate account liabilities: 431,201, 373,734

Total liabilities: 4,409,134, 4,279,780

**STOCKHOLDERS’ EQUITY**

Common stock, par value $1.25 per share:
- Authorized 36,000,000 shares, issued 18,496,680 shares: 23,121, 23,121
- Additional paid in capital: 41,025, 41,025
- Retained earnings: 928,380, 914,411
- Accumulated other comprehensive income (loss): 59,506, (45,550)

Treasury stock, at cost (2019 and 2018 – 8,813,266 shares):
- (241,301), (241,301)

Total stockholders’ equity: 810,731, 691,706

Total liabilities and stockholders’ equity: $5,219,865, $4,971,486
## Consolidated Statements of Comprehensive Income

Amounts in thousands, except share data

<table>
<thead>
<tr>
<th>REVENUES</th>
<th>2019</th>
<th>2018</th>
</tr>
</thead>
<tbody>
<tr>
<td>Insurance revenues:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Net premiums</td>
<td>$223,227</td>
<td>$193,593</td>
</tr>
<tr>
<td>Contract charges</td>
<td>125,886</td>
<td>116,916</td>
</tr>
<tr>
<td><strong>Total insurance revenues</strong></td>
<td>349,113</td>
<td>310,509</td>
</tr>
<tr>
<td>Investment revenues:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Net investment income</td>
<td>148,349</td>
<td>141,315</td>
</tr>
<tr>
<td>Net investment gains</td>
<td>9,133</td>
<td>2,840</td>
</tr>
<tr>
<td><strong>Total investment revenues</strong></td>
<td>157,482</td>
<td>144,155</td>
</tr>
<tr>
<td>Other revenues</td>
<td>6,098</td>
<td>6,368</td>
</tr>
<tr>
<td><strong>Total revenues</strong></td>
<td>512,693</td>
<td>461,032</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>BENEFITS AND EXPENSES</th>
<th>2019</th>
<th>2018</th>
</tr>
</thead>
<tbody>
<tr>
<td>Policyholder benefits</td>
<td>257,621</td>
<td>227,202</td>
</tr>
<tr>
<td>Interest credited to policyholder account balances</td>
<td>78,520</td>
<td>74,308</td>
</tr>
<tr>
<td>Amortization of deferred acquisition costs</td>
<td>35,948</td>
<td>40,616</td>
</tr>
<tr>
<td>Operating expenses</td>
<td>111,154</td>
<td>101,720</td>
</tr>
<tr>
<td><strong>Total benefits and expenses</strong></td>
<td>483,243</td>
<td>443,846</td>
</tr>
<tr>
<td>Income before income tax expense</td>
<td>29,450</td>
<td>17,186</td>
</tr>
<tr>
<td>Income tax expense</td>
<td>5,023</td>
<td>1,514</td>
</tr>
<tr>
<td><strong>NET INCOME</strong></td>
<td>$24,427</td>
<td>$15,672</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>COMPREHENSIVE INCOME (LOSS), NET OF TAXES</th>
<th>2019</th>
<th>2018</th>
</tr>
</thead>
<tbody>
<tr>
<td>Change in:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Net unrealized gains (losses) on securities available for sale</td>
<td>$129,609</td>
<td>$(65,062)</td>
</tr>
<tr>
<td>Effect on deferred acquisition costs, value of business acquired, and deferred revenue liabilities</td>
<td>(11,608)</td>
<td>8,867</td>
</tr>
<tr>
<td>Policyholder liabilities</td>
<td>(15,987)</td>
<td>11,354</td>
</tr>
<tr>
<td>Benefit plan obligations</td>
<td>3,042</td>
<td>(5,823)</td>
</tr>
<tr>
<td><strong>Other comprehensive income (loss)</strong></td>
<td>105,056</td>
<td>(50,664)</td>
</tr>
<tr>
<td><strong>COMPREHENSIVE INCOME (LOSS)</strong></td>
<td>$129,483</td>
<td>$(34,992)</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Basic and diluted earnings per share:</th>
<th>2019</th>
<th>2018</th>
</tr>
</thead>
<tbody>
<tr>
<td>Net income</td>
<td>$2.52</td>
<td>$1.62</td>
</tr>
</tbody>
</table>
## Condensed Consolidated Statements of Cash Flows

<table>
<thead>
<tr>
<th>Year Ended December 31</th>
<th>2019</th>
<th>2018</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>OPERATING ACTIVITIES</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Net cash provided</td>
<td>$132</td>
<td>$65,082</td>
</tr>
<tr>
<td><strong>INVESTING ACTIVITIES</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Purchases:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Fixed maturity securities</td>
<td>(342,477)</td>
<td>(275,591)</td>
</tr>
<tr>
<td>Equity securities</td>
<td>—</td>
<td>(58)</td>
</tr>
<tr>
<td>Mortgage loans</td>
<td>(25,036)</td>
<td>(65,557)</td>
</tr>
<tr>
<td>Real estate</td>
<td>(1,975)</td>
<td>(7,282)</td>
</tr>
<tr>
<td>Policy loans</td>
<td>(10,969)</td>
<td>(9,469)</td>
</tr>
<tr>
<td>Other investments</td>
<td>(2,712)</td>
<td>(2,074)</td>
</tr>
<tr>
<td>Property and equipment</td>
<td>(2,379)</td>
<td>(20,448)</td>
</tr>
<tr>
<td>Sales or maturities, calls and principal paydowns:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Fixed maturity securities</td>
<td>263,411</td>
<td>307,167</td>
</tr>
<tr>
<td>Equity securities</td>
<td>4,000</td>
<td>824</td>
</tr>
<tr>
<td>Mortgage loans</td>
<td>87,157</td>
<td>75,636</td>
</tr>
<tr>
<td>Real estate</td>
<td>3,084</td>
<td>12,734</td>
</tr>
<tr>
<td>Policy loans</td>
<td>11,535</td>
<td>11,685</td>
</tr>
<tr>
<td>Other investments</td>
<td>2,176</td>
<td>2,712</td>
</tr>
<tr>
<td>Property and equipment</td>
<td>5,572</td>
<td>932</td>
</tr>
<tr>
<td>Net purchases of short-term investments</td>
<td>(16,714)</td>
<td>(12,930)</td>
</tr>
<tr>
<td>Acquisition of Grange Life, net of cash acquired</td>
<td>—</td>
<td>(62,447)</td>
</tr>
<tr>
<td>Receipts from post-acquisition purchase price adjustments</td>
<td>1,663</td>
<td>—</td>
</tr>
<tr>
<td><strong>Net cash used</strong></td>
<td>(23,664)</td>
<td>(44,166)</td>
</tr>
<tr>
<td><strong>FINANCING ACTIVITIES</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Deposits on policyholder account balances</td>
<td>223,058</td>
<td>217,344</td>
</tr>
<tr>
<td>Withdrawals from policyholder account balances</td>
<td>(207,242)</td>
<td>(206,444)</td>
</tr>
<tr>
<td>Net transfers from separate accounts</td>
<td>3,500</td>
<td>4,386</td>
</tr>
<tr>
<td>Change in other deposits</td>
<td>(2,666)</td>
<td>(3,560)</td>
</tr>
<tr>
<td>Cash dividends to stockholders</td>
<td>(10,458)</td>
<td>(10,457)</td>
</tr>
<tr>
<td>Post-acquisition contingent liability fulfillment</td>
<td>(115)</td>
<td>—</td>
</tr>
<tr>
<td><strong>Net cash provided</strong></td>
<td>6,077</td>
<td>1,269</td>
</tr>
<tr>
<td>Increase (decrease) in cash</td>
<td>(17,455)</td>
<td>22,185</td>
</tr>
<tr>
<td>Cash at beginning of year</td>
<td>31,689</td>
<td>9,504</td>
</tr>
<tr>
<td><strong>Cash at end of year</strong></td>
<td>$14,234</td>
<td>$31,689</td>
</tr>
</tbody>
</table>

These condensed consolidated financial statements should be read in conjunction with the Company’s 2019 annual financial report that is available on the Company’s website (www.kclife.com/Company/Financials) and the OTCQX website (www.otcmarkets.com/stock/KCLI/filings).
Stockholder Information

CORPORATE HEADQUARTERS
Kansas City Life Insurance Company
3520 Broadway
P.O. Box 219139 | Kansas City, MO 64121-9139
Telephone: 816-753-7000 | Fax: 816-753-4902
Website: www.kclife.com | Email: communications@kclife.com

ANNUAL MEETING
The annual meeting of stockholders will be held April 23, 2020, at Kansas City Life Insurance Company's corporate headquarters. Please see the Notice of Annual Meeting and Proxy.

TRANSFER AGENT
Janice Poe, Stock Agent and Assistant Secretary
Kansas City Life Insurance Company
P.O. Box 219139 | Kansas City, MO 64121-9139

ANNUAL FINANCIAL REPORT REQUEST
The Company's annual financial report is available electronically on the Company's website (www.kclife.com/Company/Financials) and the OTCQX website (www.otcmarkets.com/stock/KCLI/filings). Stockholders may request a free paper copy of Kansas City Life's annual financial report, as published on the OTCQX best marketplace, by writing to Secretary, Kansas City Life Insurance Company.

SECURITY HOLDERS
As of January 31, 2020, Kansas City Life had approximately 142 holders of record.

Stock and Dividend Information

The following table presents the high and low prices for the Company's common stock for the periods indicated and the dividends declared per share and paid during such periods. The Company's common stock is traded on the OTCQX best marketplace under the symbol “KCLI.”

<table>
<thead>
<tr>
<th></th>
<th>High</th>
<th>Low</th>
<th>Dividend Paid</th>
</tr>
</thead>
<tbody>
<tr>
<td>2019 First quarter</td>
<td>$37.10</td>
<td>$33.87</td>
<td>$0.27</td>
</tr>
<tr>
<td></td>
<td>35.85</td>
<td>32.76</td>
<td>0.27</td>
</tr>
<tr>
<td></td>
<td>34.00</td>
<td>32.01</td>
<td>0.27</td>
</tr>
<tr>
<td></td>
<td>34.97</td>
<td>31.30</td>
<td>0.27</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>$</td>
<td>1.08</td>
</tr>
</tbody>
</table>

|                | $45.50 | $41.51 | $0.27         |
|                | 45.00  | 39.25  | 0.27          |
|                | 42.99  | 37.50  | 0.27          |
|                | 39.62  | 33.76  | 0.27          |
|                |        |        |               |
|                |        | $      | 1.08          |

A quarterly dividend of $0.27 per share was paid February 12, 2020.

The high and low market quotations are compiled according to Company records and may reflect inter-dealer prices, without markup, markdown or commission and may not necessarily represent actual transactions.
The Kansas City Life Group of Companies

Kansas City Life Insurance Company

Since 1895, Kansas City Life Insurance Company (www.kclife.com) has been dedicated to the present and future financial security of our customers. Kansas City Life provides financial services, including life insurance and investments*, to consumers throughout 49 states and the District of Columbia. More than 2,500 general agents and agents serve individuals, families, small businesses and corporations with a diverse range of products, including universal life, term life, whole life, variable life insurance*, variable annuities*, fixed deferred annuities and group products. Kansas City Life has been providing Security Assured for nearly 125 years.

Grange Life Insurance Company

Since 1968, Grange Life Insurance Company has operated in Columbus, Ohio. Grange Life specializes in life insurance protection that includes income replacement, mortgage protection, wealth transfer, and final expenses. Grange Life serves customers across 15 states: Georgia, Illinois, Indiana, Iowa, Kansas, Kentucky, Michigan, Minnesota, Missouri, Ohio, Pennsylvania, South Carolina, Tennessee, Virginia and Wisconsin.

Old American Insurance Company

Since 1939, for over 80 years, the mission of Old American Insurance Company (www.oaic.com) has been to provide Peace of Mind to the senior market. Agents assist individuals ages 50 to 85 through final arrangements planning and communication, in order to enhance the quality of life for policyholders and relieve the emotional and financial burdens from their beneficiaries. In addition, Old American offers a whole life insurance policy for children two weeks to 15 years old, further extending Peace of Mind to parents and grandparents. Old American operates in 47 states and the District of Columbia.

Sunset Financial Services, Inc.

Sunset Financial Services Inc. is the distributing broker/dealer for Kansas City Life’s line of variable annuity and variable universal life products.

Sunset Life Insurance Company of America

Sunset Life Insurance Company of America (www.sunsetlife.com) was originally founded in 1937. Kansas City Life purchased Sunset Life in 1974 and its operations were consolidated into the Company’s Home Office in 1999. The Sunset Life sales force was integrated into the Kansas City Life sales force in 2006.

Financial Rating, evaluated by A.M. Best

<table>
<thead>
<tr>
<th>Company</th>
<th>Rating</th>
<th>Outlook</th>
</tr>
</thead>
<tbody>
<tr>
<td>Kansas City Life Insurance Company</td>
<td>A</td>
<td>Excellent; Negative Outlook</td>
</tr>
<tr>
<td>Grange Life Insurance Company</td>
<td>A-</td>
<td>Excellent; Negative Outlook</td>
</tr>
<tr>
<td>Old American Insurance Company</td>
<td>A-</td>
<td>Excellent; Stable Outlook</td>
</tr>
<tr>
<td>Sunset Life Insurance Company</td>
<td>A-</td>
<td>Excellent; Stable Outlook</td>
</tr>
</tbody>
</table>

These ratings represent A.M. Best’s opinion of the financial strength and stability of Kansas City Life, Grange Life, Old American and Sunset Life Insurance Companies and each company’s ability to meet ongoing obligations to policyholders, as of September 2019.

There are 13 financial strength ratings assigned by A.M. Best, ranging from A++ (Superior) to D (Poor).

*Kansas City Life’s variable product series is distributed through Sunset Financial Services, Inc.
Board of Directors Kansas City Life Insurance Company

Kevin G. Barth
Chairman and Chief Executive Officer
Commerce Bank
Kansas City, Mo.

R. Philip Bixby
President, Chief Executive Officer and Chairman of the Board
Kansas City Life Insurance Company
Kansas City, Mo.

Walter E. Bixby, LLIF
Executive Vice President and Vice Chairman of the Board
Kansas City Life Insurance Company
President
Old American Insurance Company
Kansas City, Mo.

William R. Blessing
Retired Senior Vice President, Corporate Strategy and Development
Embarq
Overland Park, Kan.

Michael Braude
Retired President and Chief Executive Officer
Kansas City Board of Trade
Kansas City, Mo.

James T. Carr
President and Chief Executive Officer
National Association of Intercollegiate Athletics
Kansas City, Mo.

John C. Cozad
President
Cozad Company, LLC
Platte City, Mo.

Thomas M. Hoenig
Retired President and Chief Executive Officer
Federal Reserve Bank
Kansas City, Mo.

Nancy Bixby Hudson
Investor
Lander, Wyo.

David S. Kimmel
Managing Partner
Summit Capital, LLC
Rye, N.Y.

A. Craig Mason Jr.
Senior Vice President, General Counsel and Secretary
Kansas City Life Insurance Company
Kansas City, Mo.

Cecil R. Miller, CPA
Retired Partner
KPMG, LLP
Kansas City, Mo.

Mark Milton, FSA, CERA, MAAA
Senior Vice President and Actuary
Kansas City Life Insurance Company
Kansas City, Mo.

William A. Schalekamp, JD, CLU, FLMI
Retired Senior Vice President, General Counsel and Secretary
Kansas City Life Insurance Company
Kansas City, Mo.

Philip A. Williams, CFA
Senior Vice President, Finance
Kansas City Life Insurance Company
Kansas City, Mo.
Senior Officers

**Kansas City Life Insurance Company**

R. Philip Bixby  
President, Chief Executive Officer and Chairman of the Board

Walter E. Bixby, LLIF  
Executive Vice President and Vice Chairman of the Board

Donald E. Krebs, MSM, CLU, ChFC, LLIF  
Senior Vice President, Sales and Marketing

A. Craig Mason Jr.  
Senior Vice President, General Counsel and Secretary

Mark A. Milton, FSA, CERA, MAAA  
Senior Vice President and Actuary

Stephen E. Ropp  
Senior Vice President, Operations

Philip A. Williams, CFA  
Senior Vice President, Finance

Aaron L. Bush, ASA, MAAA  
Vice President, Corporate Actuary

Timothy W. Knott, FSA, MAAA  
Vice President, Group

David A. Laird, CPA, FLMI  
Vice President and Controller

Theresa M. Mason, CPA, CGMA, FLMI  
Vice President, Columbus Operations

Thomas P. Morgan  
Vice President, Agencies

John L. Nogalski, CPA, FLMI  
Vice President, Taxes

James L. Richardson  
Vice President, IT

**Old American Insurance Company**

R. Philip Bixby  
Chairman of the Board

Walter E. Bixby, LLIF  
President

Bradley W. Cope  
Vice President, Sales

David A. Laird, CPA, FLMI  
Vice President and Controller

Timothy J. Langland, JD, CLU, FLMI  
Vice President, Associate General Counsel and Secretary

Stephen E. Ropp  
Vice President, Operations

Philip A. Williams, CFA  
Chief Financial Officer

**Sunset Life Insurance Company of America**

R. Philip Bixby  
Chairman of the Board

Donna E. Bixby, LLIF  
Chief Executive Officer

Theresa M. Mason, CPA, CGMA, FLMI  
President

David A. Laird, CPA, FLMI  
Controller

A. Craig Mason Jr.  
Vice President, General Counsel and Secretary

Mark A. Milton, FSA, CERA, MAAA  
Actuary

Philip A. Williams, CFA  
Chief Financial Officer

**Grange Life Insurance Company**

R. Philip Bixby  
Chairman of the Board

Walter E. Bixby, LLIF  
Chief Executive Officer

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Scott E. Harvison, JD  
Secretary