One Team, One Goal: Security Assured
For 121 years, Kansas City Life Insurance Company has had one objective – provide Security Assured to our policyholders. I’m pleased to say this remains our goal to this day.

message from the president

My fellow shareholders,
I am pleased to share with you Kansas City Life Insurance Company’s results for 2016.

One year ago, we noted in this report that we had completed a stock transaction that would produce significant cost savings and would enable us to focus more of our attention on long-term growth initiatives.

We are pleased to report that 2016 was highlighted by a significant increase in sales, predominately from new premiums, and that we have achieved cost savings from the changes we were able to make as a result of our changes in financial reporting.

Net income in 2016 totaled $22.3 million, down $6.9 million from $29.2 million in 2015. These results included increases in insurance revenues, largely from new premiums on traditional life and annuity products. Total new premiums grew 16 percent versus the prior year. This increase was largely achieved through record sales of traditional life insurance at Old American Insurance Company and an increase in immediate annuity sales at Kansas City Life. In addition, increased net realized investment gains and reduced benefits to policyholders contributed favorably to the net income results. However, these results were offset by a decrease in net investment income, along with increased benefit and contract reserves.

The interest rate environment reflected significant volatility in 2016 and the prolonged low interest rate environment continues to provide challenges to both financial institutions and consumers.

To meet the challenges and the potential changing needs of policyholders, Kansas City Life continually enhances its spectrum of product solutions. The Company’s suite of universal life, variable life, whole life, return of premium, term and group insurance products offers consumers many options for today’s environment, as well as the ability to adjust to future changes in the marketplace.

Each year provides opportunities for us, our general agents and our agents to demonstrate the commitment that we make to our valued policyholders. We appreciate the confidence that each customer places in us, as we strive to fulfill our mission each and every day. We look forward to the challenges and opportunities that 2017 will bring, and we believe that our financial strength, philosophies and our results will continue to fulfill our promise to each of you of Security Assured.

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

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

When Kansas City Life Insurance Company was founded in 1895, it had one goal. The most important focus – what the founders viewed as the ultimate duty of the Company – was providing financial security to its customers. While some companies may have had other priorities during the turn of the century, Kansas City Life was different – always focused on protection and helping people create a legacy. This philosophy still holds true today.

In its 121-year history, Kansas City Life has persevered through trying times and so has its time-tested goal. Ultimately, this goal was composed into one perfect phrase – Security Assured.

Shown above, left to right: Donald E. Krebs Senior Vice President, Sales and Marketing; A. Craig Mason Jr. Senior Vice President, General Counsel and Secretary; Stephen E. Ropp Senior Vice President, Operations; R. Philip Bixby President, Chief Executive Officer and Chairman of the Board; Mark A. Milton Senior Vice President and Actuary; Tracy W. Knapp Senior Vice President, Finance; and Walter E. Bixby Executive Vice President and Vice Chairman of the Board, Kansas City Life Insurance Company; President, Old American Insurance Company.
Pillars of Success
Just as Kansas City Life’s Home Office building is strengthened by tall, granite columns, the leadership stands as the Company’s support – the pillars of success. With this unifying foundation and fourth-generation leadership, the Company does not waver, even in the face of adversity. President, CEO and Chairman of the Board Phil Bixby, for nearly two decades, has reinforced the collective goal: financial security through the promise of Security Assured.

Kansas City Life’s success does not depend on itself, alone, but also on the success of its subsidiaries. Old American Insurance Company, an entity Kansas City Life acquired in 1991, was founded in 1939 and has seen tremendous growth since. For 20 years, Kansas City Life’s Executive Vice President and Vice Chairman of the Board Web Bixby, LLIF, has led Old American to the prolific success it experiences today – most recently celebrating a significant sales year in 2016.

Leading the Way
At Kansas City Life, strong leadership is reinforced by loyal partners – those who allow the Company to lead the way for its customers. Home Office associates aim for excellence daily to ensure each individual is receiving the quality of service that meets the Company standard. The field force operates on a continuous drive to serve, often working tireless hours, to ensure their clients are financially protected. Ultimately, the passion, knowledge and experience the associates and field force members possess deliver a guiding force.

A fierce loyalty exists within the senior leadership as well. In fact, their individual tenures, combined, reach 188 collective years, surpassing the age of the 121-year Company, itself. This solid foundation of guidance is rooted in experience and centered on one common goal. This mission – the core value – of providing Security Assured has been instilled in the leadership for decades.

Unwavering Commitment
With deep loyalty comes a unified force to preserve this obligation. Kansas City Life has maintained steady,
consistent growth and in 2016, experienced remarkable sales growth over the previous year. Low interest-rate environments within the industry won’t dull the Company’s commitment to financial excellence. Superior products, services, relationships and overall sales support are continued promises kept at Kansas City Life.

While this perseverance and determination is guided by the strong leadership of Kansas City Life’s president and executive vice president, each step the Company makes is for the good of the collective team goal – Security Assured by way of unmatched financial protection.

Security Assured
At Kansas City Life, Security Assured means more than just the two words. It is a philosophy, paramount to the Company’s success, interwoven into its history and tradition, upon which important decisions are made. It means protecting what is most important – through one team, one goal – to allow policyholders and customers to provide a legacy for their loved ones.

At a Company that has weathered world wars, the Great Depression, recession and inflation since 1895, Kansas City Life’s leadership continues to uphold this time-honored commitment. With the guidance of strong leaders, the Company comes together to fulfill a promise – to help individuals create a legacy. Here, at Kansas City Life, a collective team delivers on their goal in the truest form of Security Assured.

Providing our agencies with the tools and resources necessary to grow, promotes our mutual success. These strong relationships are paramount to providing Security Assured.

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

Kansas City Life
Insurance Company

Old American Insurance Company

Sunset Financial Services Inc.

Sunset Life Insurance
Company of America

Home Office
3520 Broadway
Kansas City, MO 64111
816-753-7000

Visit us on the Internet:
www.kclife.com
www.oaic.com
www.sunsetlife.com
Since 1895, Kansas City Life Insurance Company has been dedicated to one promise – providing financial protection. This promise was born out of a philosophy to put the people before anything else and provide Security Assured to its customers. 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 121 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.

The Kansas City Life Group of Companies enjoyed a tremendous year in 2016, as sales grew substantially when compared to the previous year. As a new year begins, Kansas City Life, is more than ever, positioned for continued growth.

**Individual Insurance**

Kansas City Life’s Individual Insurance segment provides financial security to consumers in 48 states. Life insurance products are distributed through two channels: the Company’s field force and through third-party marketing arrangements. The Individual Insurance segment consists of individual insurance products for both Kansas City Life and Sunset Life.

**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 an ever-growing product portfolio and marketing support necessary to succeed in servicing consumers in their local markets.

The Company’s expanding 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
Life insurance sales and new business production at Kansas City Life are measured by 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 50 percent of consolidated insurance revenues for the years ended December 31, 2016 and 2015 and 53 percent for the year ended December 31, 2014. In addition, this segment provided 94 percent of consolidated net income for the year ended December 31, 2016, compared to 89 percent and 92 percent, respectively, for the years ended December 31, 2015 and 2014.

Total new premiums increased 23 percent in 2016 compared to 2015. New immediate annuity premiums increased $5.5 million or 25 percent and new traditional life insurance premiums increased $0.3 million or 8 percent. Total renewal premiums increased 1 percent in 2016 compared to the prior year, reflecting an increase in renewal traditional life insurance premiums.

Total new deposits were essentially unchanged in 2016 compared to 2015. A $9.4 million or 23 percent increase in new fixed annuity deposits was offset by a $9.4 million or 49 percent decline in new variable annuity deposits. Total renewal deposits decreased $2.2 million or 2 percent in 2016 compared to the prior year, as renewal deposits decreased for universal life, variable universal life and fixed annuities. Partially offsetting these was an increase in renewal variable annuity deposits.

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 and net income. 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 vast 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, 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 20 percent of the Company’s consolidated insurance revenues in 2016, unchanged from 2015. Total Group premiums increased by $1.5 million or 2 percent in 2016, following a $3.1 million or 4 percent decrease in 2015. 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.
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 at 9 a.m. on Thursday, April 20, 2017, 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 2016 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 2016 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, 2017, Kansas City Life had approximately 175 holders of record.

stock & 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>Year</th>
<th>Quarter</th>
<th>High</th>
<th>Low</th>
<th>Dividend Paid</th>
</tr>
</thead>
<tbody>
<tr>
<td>2016</td>
<td>First quarter</td>
<td>$40.42</td>
<td>$35.05</td>
<td>$0.27</td>
</tr>
<tr>
<td></td>
<td>Second quarter</td>
<td>42.50</td>
<td>39.27</td>
<td>0.27</td>
</tr>
<tr>
<td></td>
<td>Third quarter</td>
<td>41.00</td>
<td>38.70</td>
<td>0.27</td>
</tr>
<tr>
<td></td>
<td>Fourth quarter*</td>
<td>49.40</td>
<td>39.50</td>
<td>0.27</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>$1.08</td>
</tr>
<tr>
<td>2015</td>
<td>First quarter</td>
<td>$48.03</td>
<td>$45.11</td>
<td>$0.27</td>
</tr>
<tr>
<td></td>
<td>Second quarter</td>
<td>46.19</td>
<td>43.92</td>
<td>0.27</td>
</tr>
<tr>
<td></td>
<td>Third quarter</td>
<td>48.30</td>
<td>42.53</td>
<td>0.27</td>
</tr>
<tr>
<td></td>
<td>Fourth quarter</td>
<td>50.81</td>
<td>38.29</td>
<td>0.27</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>$1.08</td>
</tr>
</tbody>
</table>

*A quarterly dividend of $0.27 per share was paid February 8, 2017.

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.

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

The Legal Department is comprised of a team of experienced attorneys and paralegals who advise the Company on a wide range of issues to best position the Company to provide Security Assured to those who put their trust in Kansas City Life.
## consolidated balance sheets

*Amounts in thousands, except share data*

<table>
<thead>
<tr>
<th></th>
<th>December 31</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>2016</td>
<td>2015</td>
</tr>
<tr>
<td><strong>ASSETS</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Investments:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Fixed maturity securities available for sale, at fair value</td>
<td>$2,530,907</td>
<td>$2,580,845</td>
</tr>
<tr>
<td>Equity securities available for sale, at fair value</td>
<td>23,996</td>
<td>25,325</td>
</tr>
<tr>
<td>Mortgage loans</td>
<td>630,889</td>
<td>589,960</td>
</tr>
<tr>
<td>Real estate</td>
<td>195,621</td>
<td>168,097</td>
</tr>
<tr>
<td>Policy loans</td>
<td>79,893</td>
<td>81,392</td>
</tr>
<tr>
<td>Short-term investments</td>
<td>27,526</td>
<td>22,474</td>
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<tr>
<td>Other investments</td>
<td>1,388</td>
<td>380</td>
</tr>
<tr>
<td>Total investments</td>
<td></td>
<td>3,490,220</td>
</tr>
<tr>
<td>Cash</td>
<td>9,630</td>
<td>7,851</td>
</tr>
<tr>
<td>Accrued investment income</td>
<td>31,586</td>
<td>33,023</td>
</tr>
<tr>
<td>Deferred acquisition costs (DAC)</td>
<td>271,089</td>
<td>267,936</td>
</tr>
<tr>
<td>Reinsurance recoverables</td>
<td>187,941</td>
<td>198,834</td>
</tr>
<tr>
<td>Property and equipment</td>
<td>15,853</td>
<td>16,580</td>
</tr>
<tr>
<td>Other assets</td>
<td>69,838</td>
<td>56,252</td>
</tr>
<tr>
<td>Separate account assets</td>
<td>373,256</td>
<td>372,924</td>
</tr>
<tr>
<td>Total assets</td>
<td>$4,449,413</td>
<td>$4,421,873</td>
</tr>
<tr>
<td><strong>LIABILITIES</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Future policy benefits</td>
<td>$943,643</td>
<td>$926,385</td>
</tr>
<tr>
<td>Policyholder account balances</td>
<td>2,051,728</td>
<td>2,056,126</td>
</tr>
<tr>
<td>Policy and contract claims</td>
<td>34,553</td>
<td>37,959</td>
</tr>
<tr>
<td>Other policyholder funds</td>
<td>178,806</td>
<td>174,353</td>
</tr>
<tr>
<td>Other liabilities</td>
<td>181,844</td>
<td>190,295</td>
</tr>
<tr>
<td>Separate account liabilities</td>
<td>373,256</td>
<td>372,924</td>
</tr>
<tr>
<td>Total liabilities</td>
<td>3,763,830</td>
<td>3,758,042</td>
</tr>
<tr>
<td><strong>STOCKHOLDERS’ EQUITY</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Common stock, par value $1.25 per share</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Authorized 36,000,000 shares, issued 18,496,680 shares</td>
<td>23,121</td>
<td>23,121</td>
</tr>
<tr>
<td>Additional paid in capital</td>
<td>41,025</td>
<td>41,025</td>
</tr>
<tr>
<td>Retained earnings</td>
<td>868,054</td>
<td>856,196</td>
</tr>
<tr>
<td>Accumulated other comprehensive loss</td>
<td>(5,316)</td>
<td>(15,210)</td>
</tr>
<tr>
<td>Treasury stock, at cost (2016 and 2015 - 8,813,266 shares)</td>
<td>(241,301)</td>
<td>(241,301)</td>
</tr>
<tr>
<td>Total stockholders’ equity</td>
<td>685,583</td>
<td>663,831</td>
</tr>
<tr>
<td>Total liabilities and stockholders’ equity</td>
<td>$4,449,413</td>
<td>$4,421,873</td>
</tr>
</tbody>
</table>

*Amounts in thousands, except share data*
### REVENUES

Insurance revenues:
- **Net premiums**: $171,819, $160,175, $165,548
- **Contract charges**: 111,134, 112,030, 118,649
- **Total insurance revenues**: 282,953, 272,205, 284,197

Investment revenues:
- **Net investment income**: 150,608, 157,150, 164,968
- **Net realized investment gains, excluding other-than-temporary impairment losses**: 5,509, 6,248, 4,902
- **Net impairment losses recognized in earnings**:
  - **Total other-than-temporary impairment losses**: (563), (2,189), (2,176)
  - **Portion of impairment losses recognized in other comprehensive income (loss)**: (57), (292), 643
- **Net other-than-temporary impairment losses recognized in earnings**: (620), (2,481), (1,533)
- **Total investment revenues**: 155,497, 160,917, 168,337

**Other revenues**: 6,572, 7,729, 12,485

**Total revenues**: 445,022, 440,851, 465,019

### BENEFITS AND EXPENSES

- **Policyholder benefits**: 211,866, 198,721, 202,946
- **Interest credited to policyholder account balances**: 72,814, 74,326, 76,463
- **Amortization of deferred acquisition costs**: 27,833, 28,348, 40,888
- **Operating expenses**: 101,465, 97,260, 101,738
- **Total benefits and expenses**: 413,978, 398,655, 422,035

**Income before income tax expense**: 31,044, 42,196, 42,984

**Income tax expense**: 8,728, 12,970, 12,994

**NET INCOME**: $22,316, $29,226, $29,990

### COMPREHENSIVE INCOME (LOSS), NET OF TAXES

- **Change in net unrealized gains on securities available for sale, net of DAC, value of business acquired (VOBA) and deferred revenue liability (DRL)**: $(288), $(43,803), $31,641
- **Change in future policy benefits**: (1,960), 4,913, (6,928)
- **Change in policyholder account balances**: (10), 276, (242)
- **Change in benefit plan obligations**: 12,152, 364, (15,601)
- **Other comprehensive income (loss)**: 9,894, (38,250), 8,870

**COMPREHENSIVE INCOME (LOSS)**: $32,210, $(9,024), $38,860

**Basic and diluted earnings per share**:
- **Net income**: $2.30, $2.75, $2.74
condensed consolidated statements of cash flow

Amounts in thousands

<table>
<thead>
<tr>
<th></th>
<th>Year Ended December 31</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>2016</td>
</tr>
<tr>
<td><strong>OPERATING ACTIVITIES</strong></td>
<td></td>
</tr>
<tr>
<td>Net cash provided</td>
<td>$20,887</td>
</tr>
<tr>
<td><strong>INVESTING ACTIVITIES</strong></td>
<td></td>
</tr>
<tr>
<td>Purchases:</td>
<td></td>
</tr>
<tr>
<td>Fixed maturity securities</td>
<td>$228,007</td>
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<tr>
<td>Equity securities</td>
<td>$3</td>
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<tr>
<td>Mortgage loans</td>
<td>$153,947</td>
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<tr>
<td>Real estate</td>
<td>$34,530</td>
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<tr>
<td>Policy loans</td>
<td>$10,524</td>
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<tr>
<td>Other investments</td>
<td>$782</td>
</tr>
<tr>
<td>Sales or maturities, calls and principal paydowns:</td>
<td></td>
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<tr>
<td>Fixed maturity securities</td>
<td>$279,854</td>
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<tr>
<td>Equity securities</td>
<td>$118</td>
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<tr>
<td>Mortgage loans</td>
<td>$112,152</td>
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<tr>
<td>Real estate</td>
<td>$2,042</td>
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<tr>
<td>Policy loans</td>
<td>$12,026</td>
</tr>
<tr>
<td>Other investments</td>
<td>$383</td>
</tr>
<tr>
<td>Net sales (purchases) of short-term investments</td>
<td>$(5,052)</td>
</tr>
<tr>
<td>Acquisition of property and equipment</td>
<td>$(938)</td>
</tr>
<tr>
<td>Net cash provided (used)</td>
<td>$(27,208)</td>
</tr>
<tr>
<td><strong>FINANCING ACTIVITIES</strong></td>
<td></td>
</tr>
<tr>
<td>Deposits on policyholder account balances</td>
<td>$215,688</td>
</tr>
<tr>
<td>Withdrawals from policyholder account balances</td>
<td>$(205,372)</td>
</tr>
<tr>
<td>Net transfers from separate accounts</td>
<td>$7,670</td>
</tr>
<tr>
<td>Change in other deposits</td>
<td>$572</td>
</tr>
<tr>
<td>Cash dividends to stockholders</td>
<td>$(10,458)</td>
</tr>
<tr>
<td>Net change in treasury stock</td>
<td>—</td>
</tr>
<tr>
<td>Net cash provided (used)</td>
<td>$8,100</td>
</tr>
</tbody>
</table>

Increase (decrease) in cash

<table>
<thead>
<tr>
<th></th>
<th>2016</th>
<th>2015</th>
<th>2014</th>
</tr>
</thead>
<tbody>
<tr>
<td>Increase (decrease) in cash</td>
<td>$1,779</td>
<td>$(3,160)</td>
<td>$2,814</td>
</tr>
<tr>
<td>Cash at beginning of year</td>
<td>$7,851</td>
<td>$11,011</td>
<td>$8,197</td>
</tr>
<tr>
<td>Cash at end of year</td>
<td>$9,630</td>
<td>$7,851</td>
<td>$11,011</td>
</tr>
</tbody>
</table>

These condensed consolidated financial statements should be read in conjunction with the Company’s 2016 annual financial report that is available on the Company’s website (www.kclife/Company/Financials) and the OTCQX website (www.otcmarkets.com/stock/KCLI/filings).
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 48 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 more than 120 years.

Old American Insurance Company
Since 1939, the mission of Old American Insurance Company (www.oaic.com) has been to provide peace of mind to our market and, in turn, enhance the quality of life for policyholders and their beneficiaries. Agents assist individuals ages 50 to 85 through final arrangements planning, charitable-giving life insurance, Social Security and retirement income-replacement insurance. In addition, Old American targets individuals ages 20 to 65 with a Level Term 20 life insurance product. 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
Kansas City Life Insurance Company: A (Excellent; Stable Outlook)
Old American Insurance Company: A- (Excellent; Stable Outlook)
Sunset Life Insurance Company: A- (Excellent; Stable Outlook)
These ratings represent A.M. Best’s opinion of the financial strength and stability of Kansas City Life, Old American and Sunset Life Insurance Companies and each company’s ability to meet ongoing obligations to policyholders, as of July 2016.

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.
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Kansas City, Mo.

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Kansas City, Mo.

William A. Schalekamp, JD, CLU, FLMI  
Retired Senior Vice President, General Counsel and Secretary  
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Kansas City, Mo.
senior officers

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