

***One Team, One Goal:
Security Assured***



KANSAS CITY LIFE



R. Philip Bixby

*President, Chief Executive Officer and
Chairman of the Board*

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*



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.



Walter E. Bixby

LLIF

Executive Vice President and Vice Chairman of the Board, Kansas City Life Insurance Company; President, Old American Insurance Company

S*ecurity Assured is more than a slogan. It is our promise to our policyholders that has stood for more than 120 years.*

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,

**Kansas City Life
Insurance Company**

Old American Insurance Company

Sunset Financial Services Inc.

**Sunset Life Insurance
Company of America**

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.

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



Donald E. Krebs

MSM, CLU, ChFC, LLIF

Senior Vice President, Sales and Marketing

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



Tracy W. Knapp

Senior Vice President, Finance

We focus on safety and soundness every day because we are providing for the well-being of future generations.

corporate highlights

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



Stephen E. Ropp

Senior Vice President, Operations

The Operations team is laser focused on solid business processes, fostering relationships with, and providing the finest service to our policyholders, their beneficiaries and our agent field force.



Mark A. Milton

FSA, CERA, MAAA

Senior Vice President and Actuary

We provide Security
Assured through
innovative products
... backed by our
financial integrity.

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.



A. Craig Mason Jr.

*Senior Vice President,
General Counsel and Secretary*

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."

	High	Low	Dividend Paid
2016			
First quarter	\$ 40.42	\$ 35.05	\$ 0.27
Second quarter	42.50	39.27	0.27
Third quarter	41.00	38.70	0.27
Fourth quarter*	49.40	39.50	0.27
			\$ 1.08
2015			
First quarter	\$ 48.03	\$ 45.11	\$ 0.27
Second quarter	46.19	43.92	0.27
Third quarter	48.30	42.53	0.27
Fourth quarter	50.81	38.29	0.27
			\$ 1.08

*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.

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

	December 31	
	2016	2015
ASSETS		
Investments:		
Fixed maturity securities available for sale, at fair value	\$ 2,530,907	\$ 2,580,845
Equity securities available for sale, at fair value	23,996	25,325
Mortgage loans	630,889	589,960
Real estate	195,621	168,097
Policy loans	79,893	81,392
Short-term investments	27,526	22,474
Other investments	1,388	380
Total investments	3,490,220	3,468,473
Cash	9,630	7,851
Accrued investment income	31,586	33,023
Deferred acquisition costs (DAC)	271,089	267,936
Reinsurance recoverables	187,941	198,834
Property and equipment	15,853	16,580
Other assets	69,838	56,252
Separate account assets	373,256	372,924
Total assets	\$ 4,449,413	\$ 4,421,873
LIABILITIES		
Future policy benefits	\$ 943,643	\$ 926,385
Policyholder account balances	2,051,728	2,056,126
Policy and contract claims	34,553	37,959
Other policyholder funds	178,806	174,353
Other liabilities	181,844	190,295
Separate account liabilities	373,256	372,924
Total liabilities	3,763,830	3,758,042
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	868,054	856,196
Accumulated other comprehensive loss	(5,316)	(15,210)
Treasury stock, at cost (2016 and 2015 - 8,813,266 shares)	(241,301)	(241,301)
Total stockholders' equity	685,583	663,831
Total liabilities and stockholders' equity	\$ 4,449,413	\$ 4,421,873

consolidated statements of comprehensive income

Amounts in thousands, except share data

	Year Ended December 31		
	2016	2015	2014
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

	Year Ended December 31		
	2016	2015	2014
OPERATING ACTIVITIES			
Net cash provided	\$ 20,887	\$ 15,692	\$ 38,199
INVESTING ACTIVITIES			
Purchases:			
Fixed maturity securities	(228,007)	(235,767)	(280,686)
Equity securities	(3)	(38)	(89)
Mortgage loans	(153,947)	(141,184)	(48,195)
Real estate	(34,530)	(8,253)	(41,201)
Policy loans	(10,524)	(8,638)	(8,975)
Other investments	(782)	(280)	—
Sales or maturities, calls and principal paydowns:			
Fixed maturity securities	279,854	298,913	219,738
Equity securities	118	33	15
Mortgage loans	112,152	91,096	127,071
Real estate	2,042	20,000	2,915
Policy loans	12,026	10,799	8,941
Other investments	383	419	11,121
Net sales (purchases) of short-term investments	(5,052)	16,633	1,605
Acquisition of property and equipment	(938)	(683)	(1,669)
Net cash provided (used)	(27,208)	43,050	(9,409)
FINANCING ACTIVITIES			
Deposits on policyholder account balances	215,688	217,929	238,751
Withdrawals from policyholder account balances	(205,372)	(222,907)	(257,745)
Net transfers from separate accounts	7,670	9,026	8,534
Change in other deposits	572	3,954	2,908
Cash dividends to stockholders	(10,458)	(11,538)	(11,809)
Net change in treasury stock	—	(58,366)	(6,615)
Net cash provided (used)	8,100	(61,902)	(25,976)
Increase (decrease) in cash	1,779	(3,160)	2,814
Cash at beginning of year	7,851	11,011	8,197
Cash at end of year	\$ 9,630	\$ 7,851	\$ 11,011

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.*



KANSAS CITY LIFE

OLD AMERICAN



INSURANCE COMPANY

SFS

SUNSET FINANCIAL



Sunset Life

board of directors kansas city life insurance company



Kevin G. Barth
President and Chief
Operating 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.

Richard L. Finn
Retired Senior Vice President,
Finance
Kansas City Life
Insurance Company
Kansas City, Mo.

Nancy Bixby Hudson
Investor
Lander, Wyo.

David S. Kimmel
Chief Executive Officer
CyberRisk Partners, LLC
Rye, N.Y.

Tracy W. Knapp
Senior Vice President, Finance
Kansas City Life
Insurance Company
Kansas City, Mo.

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.

senior officers

Kansas City Life Insurance Company

R. Philip Bixby
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Tracy W. Knapp
Senior Vice President, Finance

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ChFC, LLIF**
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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

Aaron L. Bush
Vice President, Corporate Actuary

Robert M. Fisher, CPA, CITP
Vice President, Information Technology

Timothy W. Knott
Vice President, Group

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

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

Dan L. Schick, CPA, CLU, FLMI
Vice President and Auditor

Philip A. Williams, CFA
Vice President, Securities



Old American Insurance Company

R. Philip Bixby
Chairman of the Board

Walter E. Bixby, LLIF
President

Robert M. Fisher, CPA, CITP
Vice President, Information Technology

Tracy W. Knapp
Chief Financial Officer

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

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

Stephen E. Ropp
Vice President, Operations

Benton T. Summers, CLU, ChFC
Vice President, Sales

Sunset Life Insurance Company of America

R. Philip Bixby
Chairman of the Board

Walter E. Bixby, LLIF
Vice Chairman of the Board

Tracy W. Knapp
President

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Vice President and Controller

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

Scott E. Harvison, JD
Secretary



KANSAS CITY LIFE

Kansas City Life Insurance Company
Home Office: Kansas City, MO

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