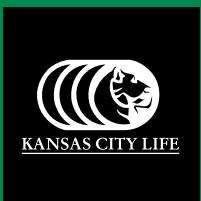


The miracle of life insurance

*Sisters and Kansas City Life
Home Office associates
Lisa Wray, Controller Department
and Tami Hill, Group.*



"Life insurance is such a great thing," Lisa says with conviction. "I really don't understand why more people don't take the opportunity to meet with a professional and spend a few dollars now to protect their loved ones later."

Sisters share their story of the miracle of life insurance

From the age of five, Lisa Wray, Controller Department, grew up with the concern of losing her father, Thomas Wray. Her worries began in February 1986, when Thomas underwent a kidney transplant at the age of 36. For older sister Tami Hill, Group Department, who was a high school freshman at the time, the anxiety was less child-like, but just as real.

The sisters' fear was realized on Jan. 13, 1999, when their father died at the age of 50 from complications caused by what initially appeared to be an earache.

Lisa and Tami were fortunate. Their father was a planner, and he and their mother, Martha Wray, both believed in the power of life insurance.

“Thanks to our parents’ planning, Lisa and I are living our adult lives knowing that Mom is financially secure.”

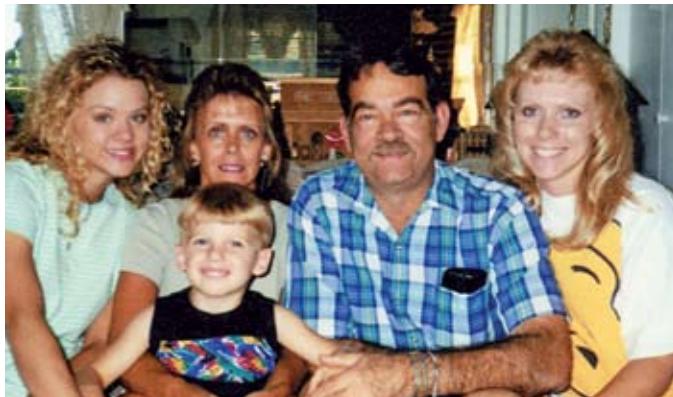
Because of the insurance protection, Martha was able to remain a stay-at-home mom after her husband's death and continue living her customary lifestyle. More than seven years later, she still lives in the family home in Independence, Mo., and supports herself with the funds from the policy. At the time of his death, Thomas had enough life insurance for the family to pay off their home and automobile loans as well as credit cards and become debt-free. Additionally, the coverage is allowing Martha the opportunity to enjoy her hobbies and spend time with her family.

“Thanks to our parents’ planning, Lisa and I are living our adult lives knowing that Mom is financially secure,” Tami says. “If not for the life insurance policy, Mom would have had to go out and find a job at the age of 48, and it would have been extremely difficult considering she had not worked out of the home since 1990. Each of our parents had their own roles around the house. Dad was the one who paid the bills and made sure things were fixed. Once he passed, Mom had to take that role too.”

Lisa adds that her father was “such a great family man. He cared so much about us and took care of us in every way he could. He’s still taking care of us, thanks to life insurance.”

The family's life insurance policy paid for Thomas Wray's funeral arrangements and gave the family time to grieve without being forced to make hurried and irrational financial decisions.

“Mom was able to plan her future based on what was right for her and not on finances,” Tami continues. “She’s maintaining the same quality of life that she had when Dad was alive and working.”



The Wray Family poses for a photograph in 1997, from left: Lisa, Martha holding grandson Jake Hill, Thomas, and Tami.



Lisa, Thomas and Tami pose for a photo in 1982.



Jake and Grandpa Thomas in his 1957 Chevy in 1995.