



Opportunities for Growth

2018 Annual Report



Message From The President



It is my pleasure to share with you our accomplishments and highlights for Kansas City Life Insurance Company in 2018.

Net income in 2018 totaled \$15.7 million, a decrease of \$35.9 million versus 2017. The 2018 results reflected lower investment revenues along with increases in policyholder benefits and income taxes. The Tax Cuts and Jobs Act, which reduced corporate income tax rates from 35 percent to 21 percent, resulted in an immediate one-time tax benefit of \$30.5 million in 2017.

In October, we completed the acquisition of Grange Life Insurance Company (Grange Life) for approximately \$75 million. The acquisition added approximately \$537 million of assets to our consolidated balance sheet. Most importantly, the acquisition of Grange Life expanded our existing block of in force business and is expected to provide added insurance sales through access to a wider distribution network of independent agents.

Excluding the acquisition of Grange Life, total insurance revenues increased \$4.4 million or 2 percent, largely reflecting an increase in premiums, net of reinsurance. However, total policyholder benefits increased \$6.8 million or 3 percent. In addition, operating expenses, excluding the acquisition and related costs, declined versus the prior year.

The persistent low interest rate environment throughout 2018 together with high valuations of financial assets continued to provide a challenging operating environment for life insurance companies. Investment portfolio yields fell slightly during the year as reinvestment rates remained lower than yields on maturing investments. Accordingly, our total investment revenues declined in 2018 compared to 2017. However, we remain well-positioned to manage through these fluctuations with our diversified portfolio of high-quality securities, mortgage loans, and real estate investments.

Our promise of Security Assured continues to reflect our commitment to provide financial security and financial strength to our customers and policyholders. 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.

A handwritten signature in blue ink that reads "R. Philip Bixby". The signature is fluid and cursive.

— R. Philip Bixby

President, Chief Executive Officer and
Chairman of the Board

It is with sadness that I announce that Richard L. "Dick" Finn passed away in February 2019. Dick had a long and distinguished career with Kansas City Life and served in many capacities. Dick retired in 2002, ending his nearly 30-year career as our Senior Vice President, Finance and Chief Financial Officer. Subsequent to his time as an associate, he served as a Board Director for an additional 15 years and was a member of both our Executive Committee and Audit Committee. Dick's contributions to the Company were many and we will miss his counsel, his wisdom and his humor.

The world is full of
opportunity
waiting to be seized.

The impact of an opportunity can be big or small, but can forever change a path's trajectory. These series of circumstances come together to arrange for risk or great potential. They can be cloudy and difficult to identify. Or, they can be as clear as day – a vibrant light that breaks over the horizon, through darkness, and comes out on the other side even brighter. The ability to recognize opportunities, those that offer the lowest risk with the highest reward, is what great companies are built on.



In 1895, some saw an opportunity – a shining light of what could be – to fill a need and provide the protection only life insurance can offer. Since then, Kansas City Life Insurance Company has grown through more than 123 years of economic turbulence including fluctuating interest rates, the Great Depression and world wars. The Company has continued to push on, and grow in an industry where growth isn't always widely available.

Through this, Kansas City Life has taken great strides and managed to find what so many businesses search for – opportunities for growth. In particular, 2018 proved to be a year of great opportunity for Kansas City Life. The Company experienced 6.3 percent growth in target life premium in 2018. This increase, which is on top of 9 percent growth in 2017 and 12 percent growth in 2016, is significant when compared to the industry as a whole. Through the most trying times of low interest rates, Kansas City Life has had the strength and experience of more than a century of financial security to ensure its longevity.

With the addition of Old American Insurance Company in 1991, Kansas City Life discovered a way to tap into another very important market in the industry. Excelling in this market since 1939, Old American was an opportunity to expand and offer protection to an entirely new demographic. The Company specializes in final expense life insurance, and provides financial security to seniors around the country. In the years since this acquisition, Old American has made up a large portion of Kansas City Life's total sales and has become a profitable segment. Old American provides dependable financial protection – the peace of mind one needs in an unpredictable world.

In 2018, Kansas City Life encountered an opportunity that had great potential to position the Company for even more growth in a low interest rate environment. In October, Kansas City Life purchased Grange Life Insurance Company and acquired all of the issued and outstanding stock of Grange Life Insurance Company from Grange Mutual Casualty Company, based in Columbus, Ohio. This acquisition allowed Kansas City Life to grow even more in the 15 states Grange Life services, to further enhance the areas in which Grange Life focuses: income replacement, mortgage protection, wealth transfer, and final expenses. Adding Grange Life to Kansas City Life's family of companies allows the Company to provide Security Assured, backed by more than a century of financial security to a wider group. This mission remains the foundation of every decision Kansas City Life makes in the past, present, and into the future.

In an industry in which interest rates have stagnated for decades, it's not always clear which avenues will offer growth. Despite this, Kansas City Life continues to pinpoint the most appropriate ways to excel in this environment – those that are lucrative but without great risk. This is the way the Company has been doing business for 123 years and counting. Looking forward, the path ahead is clear, and as light breaks over the horizon, the future is bright. With a foundation based on strong values, tradition and solid standards of ethics, the Company's accomplishments will continue to reach new heights. When you're Kansas City Life and the world ahead is illuminated, the opportunities are endless.

Corporate Highlights

Since its modest beginnings, Kansas City Life Insurance Company has grown at a very steady pace through periods of both recession and inflation. During a time when a quick return on investment was valued, Kansas City Life took on opportunities that offered abundant rewards with little risk. Throughout its 123-year history, the Company has thrived in a changing world, ensuring growth but only in the most appropriate ways and seized opportunities that make sense for Kansas City Life's unique position.

Just as the Company continues to assure security in its current and future growth, this strategy has allowed the Company to continue promising security to policyholders and their beneficiaries. This vision has endured during trying times throughout history, and not only has Kansas City Life continued on – it has flourished.

For these individuals who rely on the Company for financial security – they can rest easy with a history of security backed by more than a century. The world is full of opportunity, and Kansas City Life will continue to recognize those which align with the Company's ever-growing plan for success. Looking ahead, this approach will continue the Company's honored tradition and ensure progress for the next 100 years and counting.

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 Kansas City Life field force and third-party marketing arrangements. The Individual Insurance segment consists of individual insurance products for Kansas City Life, Sunset Life and Grange Life.

Kansas City Life's field force

Kansas City Life'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 marketing support necessary to succeed in servicing consumers in their local markets.

Kansas City Life'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 50 percent of consolidated insurance revenues for 2018 and 2017.

Total new premiums increased \$2.1 million or 6 percent in 2018 compared to 2017. This increase primarily resulted from the addition of Grange Life's portfolio of traditional life insurance which contributed \$2.4 million of new premiums in 2018. Excluding Grange Life, total new premiums decreased \$0.3 million or 1 percent. A \$0.6 million or 2 percent increase in new

immediate annuity premiums was offset by a \$0.9 million or 14 percent decline in new traditional life premiums. Total renewal premiums increased \$18.1 million or 41 percent in 2018 compared to the prior year. Excluding Grange Life premiums of \$17.5 million, total renewal premiums increased \$0.5 million or 1 percent, reflecting an increase in renewal traditional life insurance premiums.

Total new deposits decreased \$9.4 million or 11 percent in 2018 compared to 2017. New fixed annuity deposits decreased \$9.3 million or 16 percent and new variable annuity deposits decreased \$1.8 million or 12 percent. Excluding Grange Life deposits of \$1.1 million, new interest sensitive life deposits increased \$0.6 million or 4 percent. Total renewal deposits increased \$0.5 million or less than 1 percent in 2018 compared to the prior year. Excluding Grange Life deposits of \$4.5 million, renewal interest sensitive life deposits decreased \$1.3 million or 1 percent. Renewal fixed annuity deposits decreased \$2.3 million or 11 percent and renewal variable annuity deposits decreased \$0.6 million or 6 percent.

Future growth

The Individual Insurance segment is an essential part of Kansas City Life's core business, representing a majority of its revenue. Kansas City Life 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 career general agents. This sales network is this segment's core distribution system. Kansas City Life 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 2018 and 2017. Total Group premiums increased by \$2.5 million or 3 percent in 2018, following a \$3.3 million or 5 percent increase in 2017. Moving forward, the Group Insurance segment continues to focus on three primary areas of emphasis to improve sales:

1. Growing in-force business through 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.

Consolidated Balance Sheets

Amounts in thousands, except share data

	December 31	
	2018	2017
ASSETS		
Investments:		
Fixed maturity securities available for sale, at fair value	\$ 2,704,079	\$ 2,535,064
Equity securities, at fair value	14,424	20,770
Mortgage loans	639,559	649,542
Real estate	186,994	193,219
Policy loans	88,066	78,175
Short-term investments	58,712	32,195
Other investments	5,355	2,424
Total investments	3,697,189	3,511,389
Cash	31,689	9,504
Accrued investment income	31,535	31,119
Deferred acquisition costs	291,168	277,182
Reinsurance recoverables	366,196	185,647
Other assets	179,975	96,017
Separate account assets	373,734	419,812
Total assets	\$ 4,971,486	\$ 4,530,670
LIABILITIES		
Future policy benefits	\$ 1,279,034	\$ 953,239
Policyholder account balances	2,261,860	2,051,311
Policy and contract claims	47,274	36,503
Other policyholder funds	174,984	172,850
Other liabilities	142,894	159,800
Separate account liabilities	373,734	419,812
Total liabilities	4,279,780	3,793,515
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	914,411	908,022
Accumulated other comprehensive income (loss)	(45,550)	6,288
Treasury stock, at cost (2018 and 2017 – 8,813,266 shares)	(241,301)	(241,301)
Total stockholders' equity	691,706	737,155
Total liabilities and stockholders' equity	\$ 4,971,486	\$ 4,530,670

Consolidated Statements of Comprehensive Income

Amounts in thousands, except share data

	Year Ended December 31	
	2018	2017
REVENUES		
Insurance revenues:		
Net premiums	\$ 193,593	\$ 179,936
Contract charges	116,916	114,028
Total insurance revenues	310,509	293,964
Investment revenues:		
Net investment income	141,315	145,825
Net investment gains	2,840	4,555
Total investment revenues	144,155	150,380
Other revenues	6,368	6,413
Total revenues	461,032	450,757
BENEFITS AND EXPENSES		
Policyholder benefits	227,202	210,799
Interest credited to policyholder account balances	74,308	72,921
Amortization of deferred acquisition costs	40,616	34,770
Operating expenses	101,720	102,898
Total benefits and expenses	443,846	421,388
Income before income tax expense (benefit)	17,186	29,369
Income tax expense (benefit)	1,514	(22,172)
NET INCOME	\$ 15,672	\$ 51,541
COMPREHENSIVE INCOME (LOSS), NET OF TAXES		
Change in:		
Net unrealized gains (losses) on securities available for sale	\$ (65,062)	\$ 788
Effect on deferred acquisition costs, value of business acquired, and deferred revenue liabilities	8,867	1,254
Future policy benefits	11,210	1,942
Policyholder account balances	144	66
Benefit plan obligations	(5,823)	6,439
Other comprehensive income (loss)	(50,664)	10,489
COMPREHENSIVE INCOME (LOSS)	\$ (34,992)	\$ 62,030
Basic and diluted earnings per share:		
Net income	\$ 1.62	\$ 5.32

Condensed Consolidated Statements of Cash Flows

	Year Ended December 31	
	2018	2017
OPERATING ACTIVITIES		
Net cash provided	65,082	14,516
INVESTING ACTIVITIES		
Purchases:		
Fixed maturity securities	(275,591)	(332,552)
Equity securities	(58)	(45)
Mortgage loans	(65,557)	(105,354)
Real estate	(7,282)	(5,304)
Policy loans	(20,475)	(11,006)
Other investments	(2,074)	(1,242)
Sales or maturities, calls and principal paydowns:		
Fixed maturity securities	307,167	326,923
Equity securities	824	4,075
Mortgage loans	75,636	85,891
Real estate	12,734	2,205
Policy loans	22,691	12,722
Other investments	2,712	1,786
Net purchases of short-term investments	(12,930)	(4,669)
Acquisition of property and equipment	(19,516)	(1,874)
Acquisition of Grange Life, net of cash acquired	(62,447)	—
Net cash used	(44,166)	(28,444)
FINANCING ACTIVITIES		
Deposits on policyholder account balances	217,344	226,313
Withdrawals from policyholder account balances	(206,444)	(203,249)
Net transfers from separate accounts	4,386	5,625
Change in other deposits	(3,560)	(4,429)
Cash dividends to stockholders	(10,457)	(10,458)
Net cash provided	1,269	13,802
Increase (decrease) in cash	22,185	(126)
Cash at beginning of year	9,504	9,630
Cash at end of year	\$ 31,689	\$ 9,504

These condensed consolidated financial statements should be read in conjunction with the Company's 2018 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).

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 was held April 18, 2019, 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, 2019, Kansas City Life had approximately 152 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."

	High	Low	Dividend Paid
2018			
First quarter	\$ 45.50	\$ 41.51	\$ 0.27
Second quarter	45.00	39.25	0.27
Third quarter	42.99	37.50	0.27
Fourth quarter	39.62	33.76	0.27
			<u>\$ 1.08</u>
2017			
First quarter	\$ 49.35	\$ 44.80	\$ 0.27
Second quarter	50.00	43.85	0.27
Third quarter	50.50	48.25	0.27
Fourth quarter	49.35	45.02	0.27
			<u>\$ 1.08</u>

A quarterly dividend of \$0.27 per share was paid February 13, 2019.

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 its 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 annuities and group products. Kansas City Life has been providing Security Assured for more than 120 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, the mission of Old American Insurance Company (www.oaic.com) has been to provide peace of mind to the senior 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)

Grange 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, Grange Life, Old American and Sunset Life Insurance Companies and each company's ability to meet ongoing obligations to policyholders, as of November 2018.

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 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
CyberRiskPartners, 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.

**Richard L. Finn passed away on February 23, 2019.*

Kansas City Life
Insurance Company

Old American Insurance Company

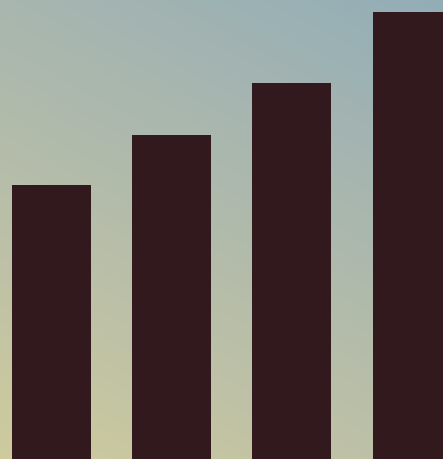
Sunset Financial Services, Inc.

Sunset Life Insurance
Company of America

Grange Life Insurance Company

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3520 Broadway
Kansas City, MO 64111
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Visit us on the Internet:
www.kclife.com
www.oaic.com
www.sunsetlife.com



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

Thomas P. Morgan
Vice President, Agencies

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

Old American Insurance Company

R. Philip Bixby
Chairman of the Board

Walter E. Bixby, LLIF
President

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

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

Philip A. Williams, CFA
Chief Financial Officer

Sunset Life Insurance Company of America

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

Walter E. Bixby, LLIF
Vice Chairman of the Board

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

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

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

Philip A. Williams, CFA
Vice President, Finance

Scott E. Harvison, JD
Secretary

Grange Life Insurance Company

R. Philip Bixby
Chairman of the Board

Walter E. Bixby, LLIF
Chief Executive Officer

Theresa M. Mason, CPA, CGMA, FLMI
President

David A. Laird, CPA, FLMI
Controller

A. Craig Mason Jr.
General Counsel and Secretary

Mark A. Milton, FSA, CERA, MAAA
Actuary

Philip A. Williams, CFA
Chief Financial Officer



KANSAS CITY LIFE

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