



**KANSAS CITY LIFE**  
**Century II Variable Product Series**

**Accumulator Variable Universal Life Current  
Performance Ending June 30, 2025**

KCL Current Fixed Account Crediting Rate is 3.00% <sup>1</sup>

**Non-Surrendered Contracts Subaccount Average Annual Total Return <sup>2</sup>**

Classification	Subaccount	YTD	1 YR	3 YR	5 YR	10 YR	Since Inception of Subacct	Inception Date of Subaccount
<b>Diversified Emerging Markets</b>								
	Templeton Developing Markets VIP Fund Class 2	20.54%	20.99%	12.64%	6.33%	5.27%	3.26%	5/1/1997
<b>Small Company - Small Blend</b>								
	Columbia VP Select Small-Cap Value Class 2	-3.06%	5.15%	9.11%	12.72%	5.38%	7.03%	5/3/2010
	LVIP JPMorgan Small Cap Core Fund Standard Class	-3.20%	2.22%	7.80%	9.72%	5.67%	8.10%	1/3/1995
<b>Small Company - Small Growth</b>								
	BNY Mellon VIF Opportunistic Small Cap Initial Shares	2.16%	5.49%	5.88%	8.34%	4.76%	12.29%	8/31/1990
<b>Growth - Diversified Emerging Markets</b>								
	American Funds New World Fund® Class 2	14.97%	14.18%	12.43%	7.54%	6.46%	7.60%	6/17/1999
<b>Growth - Large Blend</b>								
	BNY Mellon Sustainable US Equity Portfolio Initial Shares	5.19%	10.38%	16.48%	13.24%	11.13%	8.76%	10/7/1993
	BNY Mellon VIF Appreciation Portfolio Initial Shares	4.71%	6.39%	13.63%	11.77%	11.16%	9.39%	4/5/1993
	Invesco VI Core Equity Fund Series I Shares	6.31%	15.25%	17.83%	14.15%	9.13%	8.36%	5/2/1994
	MFS VIT Research Series Initial Class Shares	4.45%	10.43%	15.17%	12.54%	10.93%	8.73%	7/26/1995
<b>Growth - Large Growth</b>								
	LVIP American Century Ultra® Value Class II	2.46%	9.49%	22.35%	15.03%	15.55%	9.19%	5/1/2001
	Fidelity VIP Contrafund Service Class 2	9.98%	16.98%	24.47%	15.98%	13.09%	11.50%	1/12/2000
	Invesco VI American Franchise Fund Series I Shares	5.33%	15.15%	23.18%	13.59%	13.50%	10.46%	7/3/1995
	MFS VIT Growth Series Initial Class Shares	6.66%	12.28%	21.75%	13.11%	14.45%	10.38%	7/24/1995
<b>Growth - Large Value</b>								
	LVIP American Century Value II	4.48%	10.47%	9.83%	13.21%	7.80%	8.26%	5/1/1996
<b>Growth - Mid Cap Blend</b>								
	LVIP JPMorgan Mid Cap Value Fund Standard Class	0.04%	9.53%	9.46%	12.65%	6.89%	9.39%	9/28/2001
<b>Growth - Mid Cap Growth</b>								
	LVIP American Century Capital Appreciation Class II	9.07%	22.60%	20.16%	11.32%	10.18%	9.07%	11/20/1987
	Franklin Small-Mid Cap Growth VIP Fund Class 2	3.56%	11.77%	13.21%	6.27%	8.00%	8.33%	1/6/1999
	Columbia VP Select Mid Cap Growth Fund Class 2	11.74%	27.90%	21.25%	11.44%	10.33%	7.71%	5/3/2010
<b>Growth - Mid Cap Value</b>								
	LVIP American Century Mid Cap Value II	2.11%	9.52%	7.33%	10.86%	7.25%	8.74%	12/1/2004
<b>Growth &amp; Income - Large Blend</b>								
	American Funds Growth & Income Fund Class 2	7.52%	16.46%	19.69%	14.61%	11.82%	11.25%	4/30/1997
<b>Growth &amp; Income - Large Growth</b>								
	LVIP JPMorgan U.S. Equity Fund Standard Class	4.49%	11.21%	18.04%	15.68%	12.71%	9.18%	3/30/1995
<b>Growth &amp; Income - Large Value</b>								
	LVIP American Century Disciplined Core Value Class II	2.22%	7.43%	8.13%	9.28%	7.76%	6.64%	10/30/1997
<b>Growth and Income - 70% to 85% Equity</b>								
	Calamos Growth & Income Portfolio	6.09%	13.95%	15.05%	12.15%	9.65%	7.79%	5/19/1999
<b>Growth and Income - Large Blend</b>								
	BNY Mellon Stock Index Fund Initial Shares	5.57%	13.80%	18.30%	15.29%	12.33%	9.82%	9/29/1989
<b>Allocation - 50 to 70% Equity</b>								
	American Funds Asset Allocation Fund Class 2	7.56%	13.93%	12.95%	9.37%	8.17%	8.22%	4/30/1997
	Federated Hermes Managed Volatility Fund II - P	-1.43%	5.69%	6.40%	6.19%	4.58%	5.49%	2/10/1994
	MFS VIT Total Return Series Initial Class Shares	4.69%	8.55%	8.09%	7.13%	5.92%	7.37%	1/3/1995
<b>Managed Volatility - Asset Allocation 30% to 50% Equity</b>								
	TOPS® Managed Risk Balanced ETF Class 2							
<b>Managed Volatility - Asset Allocation 50% to 70% Equity</b>								
	American Funds Managed Risk Asset Allocation Fund P2	4.24%	9.34%	9.02%	6.14%	5.48%	6.17%	9/28/2012
	TOPS® Managed Risk Moderate Growth ETF Class 2	2.05%	4.44%	5.54%	4.79%	3.20%	3.69%	6/9/2011
<b>Managed Volatility - Asset Allocation 70% to 85% Equity</b>								
	TOPS® Managed Risk Growth ETF Class 2	1.64%	3.09%	5.69%	5.34%	3.21%	3.39%	4/26/2011
<b>Managed Volatility - Foreign Large Growth</b>								
	American Funds Managed Risk International Fund P2	3.23%	-3.38%	2.31%	-0.07%	0.12%	0.49%	5/1/2013
<b>Managed Volatility - Large Growth</b>								
	American Funds Managed Risk Growth Fund P2	5.06%	14.67%	14.86%	9.71%	9.82%	9.65%	5/1/2013



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Classification	Subaccount	YTD	1 YR	3 YR	5 YR	10 YR	Since Inception of Subacct	Inception Date of Subaccount
<b>Managed Volatility - Large Growth and Income</b>								
	American Funds Managed Risk Growth-Income Fund P2	3.26%	9.21%	10.85%	7.08%	6.92%	7.36%	5/1/2013
<b>Managed Volatility - Large Value Growth and Income</b>								
	American Funds Managed Risk WaMu Fund P2	3.93%	8.18%	8.48%	7.46%	5.14%	5.64%	5/1/2013
<b>Target Date - Asset Allocation</b>								
	Fidelity VIP Freedom® 2010 Service Class 2							
	Fidelity VIP Freedom® 2015 Service Class 2	6.50%	7.88%	6.79%	4.40%	4.60%	5.11%	4/26/2005
	Fidelity VIP Freedom® 2020 Service Class 2	7.24%	8.84%	8.07%	5.52%	5.30%	5.50%	4/26/2005
	Fidelity VIP Freedom® 2025 Service Class 2	7.93%	9.45%	9.07%	6.40%	5.84%	6.06%	4/26/2005
	Fidelity VIP Freedom® 2030 Service Class 2	8.37%	9.98%	10.02%	7.42%	6.58%	6.40%	4/26/2005
	Fidelity VIP Freedom® 2035 Service Class 2	9.06%	10.81%	11.80%	9.26%	7.59%	10.30%	4/8/2009
	Fidelity VIP Freedom® 2040 Service Class 2	10.13%	12.09%	13.81%	10.95%	8.36%	10.87%	4/8/2009
	Fidelity VIP Freedom® 2045 Service Class 2	10.66%	12.66%	14.45%	11.30%	8.53%	11.04%	4/8/2009
	Fidelity VIP Freedom® 2050 Service Class 2	10.63%	12.65%	14.45%	11.30%	8.52%	11.12%	4/8/2009
<b>Target Date Retirement - Asset Allocation</b>								
	Fidelity VIP Freedom® Income Service Class 2	5.13%	6.46%	4.40%	1.89%	2.71%	3.19%	4/26/2005
<b>Foreign Stock - Large Growth</b>								
	LVIP American Century International II	13.83%	10.91%	10.34%	5.57%	4.76%	5.42%	4/29/1994
<b>Foreign Stock - Large Value</b>								
	Templeton Foreign VIP Fund Class 2	17.76%	12.95%	13.03%	9.51%	2.73%	5.67%	5/1/1997
<b>World Allocation - Growth</b>								
	American Funds Capital Income Builder® Class 2	11.71%	17.35%	10.49%	8.94%	5.72%	5.22%	5/1/2014
<b>World Allocation - Large Cap</b>								
	American Funds Global Growth Fund Class 2	10.68%	9.88%	16.34%	10.22%	10.15%	9.82%	4/30/1997
<b>Specialty - Global Real Estate</b>								
	Franklin Global Real Estate VIP Fund Class 2	6.05%	9.31%	2.71%	3.99%	2.33%	6.26%	1/6/1999
<b>Specialty - Technology</b>								
	Columbia VP Seligman Global Technology Class 2	3.39%	11.87%	21.48%	18.72%	18.48%	12.52%	5/1/2000
	Invesco VI Technology Fund Series I Shares	6.92%	19.30%	23.10%	11.87%	13.77%	7.86%	5/20/1997
<b>Specialty - Utility</b>								
	MFS VIT Utilities Series Initial Class Shares	6.45%	15.91%	6.10%	8.54%	6.16%	10.03%	1/3/1995
<b>Corporate Bond - High Yield</b>								
	Federated Hermes High Income Bond Fund II - P	4.21%	8.11%	7.68%	4.11%	3.75%	5.68%	3/1/1994
<b>Corporate Bond - Intermediate Term Bond</b>								
	MFS VIT Total Return Bond Series Initial Class Shares	3.62%	5.69%	2.76%	-0.52%	1.38%	3.96%	10/24/1995
<b>Income - Multisector Bond</b>								
	MFS VIT Income Portfolio Initial Class Shares	3.63%	6.00%	3.19%	0.31%	2.08%	4.09%	5/6/1998
<b>Inflation-Protected Bond</b>								
	LVIP American Century Inflation Prot Service	4.01%	4.77%	1.28%	0.87%	1.73%	2.79%	12/31/2002
<b>World Bond</b>								
	American Funds Capital World Bond Fund Class 2	8.07%	8.22%	2.22%	-2.08%	0.17%	2.01%	11/6/2006
<b>Money Market</b>								
	Federated Hermes Government Money Fund II - S	1.44%	3.25%	3.14%	1.52%	0.64%	1.70%	11/21/1994



## ***Accumulator Variable Universal Life***

### ***Footnotes***

Kansas City Life's Accumulator Variable Universal Life (VUL) is a flexible premium life insurance contract designed to provide long-term life insurance benefits. Before purchasing, you should evaluate the contract in conjunction with other insurance policies you own and carefully consider your life insurance protection needs.

Variable life insurance contracts have primarily been used as a way to provide funds for paying estate taxes and final expenses but may fill other personal insurance needs such as providing for gifts to charity or funding trusts for children with special needs. Variable life insurance contracts may also be used to meet a variety of business insurance needs, including buy-sell agreements between business partners, executive bonus plans or key employee insurance.

As long as it remains in force, the contract provides lifetime insurance protection on the Insured until the Maturity Date. You pay premiums for insurance coverage. The contract also provides for accumulation of premiums and a value if the contract terminates. The value during the early years of the contract is likely to be much lower than the premiums paid. The success of your insurance program will, of course, depend on the commitment you make to it through regular and adequate premium payments.

Kansas City Life's Accumulator Variable Universal Life combines investment features with the many tax advantages found in life insurance. With this one financial product, you have the opportunity to achieve both your protection and investment goals. Tax advantages of the contract include tax-deferred earnings, tax-free transfers and tax-free loans. Flexible premiums, death benefit options and a variety of benefit riders are other features of Kansas City Life's Accumulator VUL.

A current copy of the Kansas City Life Accumulator VUL prospectus must accompany or precede this material. The prospectus contains complete information about the contract, including charges and expenses, and should be read carefully before investing. Consider the investment objectives, risks and charges and expenses of the investment company carefully before investing. The prospectus contains this, and other, information and should be read carefully before investing.

Kansas City Life's Variable Life contract owners may invest in one or more subaccounts and the assets are then invested in a corresponding underlying portfolio. Each of the portfolios has a different investment objective which will affect its return and its risk.

The performance data quoted represents past performance and is not an estimate or guarantee of future performance. Your contract value and the actual investment return of the subaccounts will fluctuate in response to market conditions and the specific portfolios you choose so that your contract, when redeemed, may be worth more or less than the amount of your purchase payments. Current performance may be lower or higher than the performance data quoted herein. Please refer to the section of the prospectus entitled "How Your Contract Values Vary" for a description of the relationship between investment performance and contract benefits.

Many of the underlying investment options were active before January 1, 1996, the effective date of the Kansas City Life Variable Universal Life Separate Account. Where applicable, performance includes historical performance for periods before the investment option was available in the product, applying contract charges assessed at the separate account level to approximate the performance the investment option would have achieved inside the Separate Account.

While the Federated Prime Money Fund II seeks to maintain a stable \$1.00 net asset value, there is no assurance that it will be able to do so and it is possible to lose money by investing in the Fund. An investment in this portfolio is not insured or guaranteed by the FDIC or any other government agency.

<sup>1</sup> Rate subject to change. We guarantee to credit at least 2.00% on the KCL Fixed Account. This guarantee is backed by the claims-paying ability of Kansas City Life.

<sup>2</sup> Performance data represents past performance only. Some subaccounts have experienced high returns due to unusually favorable market conditions that may not continue to exist. There is no assurance that this performance will be repeated in the future.