

Century II Variable Annuity Current Performance Ending June 30, 2025 - A A ditio Poto is 2 00% 1 KCL C

		KCL Current Fixed Account Crediting Rate is 3.00% ¹											
				Non-Su	Surrendered Contracts								
<u>KANSAS CITY LIFE</u> Century II Variable Product Series			on-Standar	d Subaco	Non-Standard Subacount Average Annual Total Return for Surrendered Policies ²								
Classification	Subaccount	YTD	1 YR	3 YR	5 YR	10 YR	Since Inception of Subacct	Inception Date of Subaccount	1 YR	5 YR	10 YR	Since Inception of Subacct	
Diversified Emerging N		ΠĐ	1 11	311	511	10 11			1 11	311	10 11		
Diversifica Emerging i	Templeton Developing Markets VIP Fund Class 2	20.25%	20.39%	12.08%	5.80%	4.75%	2.35%	5/1/1997	11.96%	4.72%	4.75%	2.35%	
Small Company - Small		20.2370	20.3370	12.0070	5.80%	4.7370	2.3370	5/1/1557	11.50%	4.7270	4.7570	2.3370	
Sman company - Sman	Columbia VP Select Small-Cap Value Class 2	-3.49%	4.20%	8.13%	11.71%	4.43%	5.84%	5/3/2010	-3.09%	10.57%	4.43%	5.84%	
	LVIP JPMorgan Small Cap Core Fund Standard Class	-3.44%	1.71%	7.27%	9.17%	5.14%	7.10%	1/3/1995	-5.41%	8.06%	5.14%	7.10%	
Small Company - Small		-3.44/0	1./1/0	1.21/0	9.11/0	J.14/0	7.1070	1/3/1393	-3.41/0	0.0070	3.14/0	/.10/0	
onian company - onian	BNY Mellon VIF Opportunistic Small Cap Initial Shares	1.91%	4.96%	5.36%	7.80%	4.24%	11.19%	8/31/1990	-2.39%	6.70%	4.24%	11.19%	
Growth - Diversified En		1.51/0	4.5070	5.5070	7.0070	7.27/0	11.1370	5,51,1550	2.3370	0.7070	7.27/0	11.13/0	
e.onth Diversified En	American Funds New World Fund® Class 2	14.69%	13.60%	11.87%	7.01%	5.85%	6.44%	6/17/1999	5.65%	5.92%	5.85%	6.44%	
Growth - Large Blend		14.0070	10.0070	11.0770	7.01/0	5.0570	0.1170	0,17,1555	5.0370	5.5270	5.0570	0.4470	
e.onth Eurge Biellu	BNY Mellon Sustainable US Equity Portfolio Initial Shares	4.93%	9.82%	15.89%	12.68%	10.57%	7.78%	10/7/1993	2.13%	11.53%	10.57%	7.78%	
	BNY Mellon VIF Appreciation Portfolio Initial Shares	4.45%	5.85%	13.06%	11.21%	10.60%	8.36%	4/5/1993	-1.56%	10.07%	10.60%	8.36%	
	Invesco VI Core Equity Fund Series I Shares	6.04%	14.67%	17.24%	13.58%	8.58%	7.38%	5/2/1994	6.64%	12.42%	8.58%	7.38%	
	MFS VIT Research Series Initial Class Shares	4.19%	9.88%	14.59%	11.98%	10.38%	7.73%	7/26/1995	2.19%	10.84%	10.38%	7.73%	
Growth - Large Growth		4.1370	5.00%	14.5570	11.50/0	10.5070	7.7570	7720,1555	2.1570	10.0470	10.5070	7.7570	
Crowin Lurge Crowin	LVIP American Century Ultra® Value Class II	2.01%	8.50%	21.25%	14.00%	14.51%	8.05%	5/1/2001	0.91%	12.84%	14.51%	8.05%	
	Fidelity VIP Contrafund Service Class 2	9.70%	16.39%	23.85%	15.40%	12.52%	10.50%	1/12/2000	8.24%	14.22%	12.52%	10.50%	
	Invesco VI American Franchise Fund Series I Shares	5.06%	14.58%	22.57%	13.02%	12.94%	9.36%	7/3/1995	6.56%	11.87%	12.94%	9.36%	
	MFS VIT Growth Series Initial Class Shares	6.39%	11.71%	21.14%	12.55%	13.87%	9.37%	7/24/1995	3.89%	11.40%	13.87%	9.37%	
Growth - Large Value		0.3370	11.7170	21.14/0	12.5570	13.0770	9.3770	772471333	5.85%	11.4070	13.0770	3.3770	
Growth - Lurge Value	LVIP American Century Value II	4.22%	9.91%	9.28%	12.65%	7.26%	7.32%	5/1/1996	2.22%	11.50%	7.26%	7.32%	
Growth - Mid Cap Blen		4.2270	5.5170	5.2070	12.05/0	7.2070	7.5270	5,1,1550	2.22/0	11.50%	7.2070	7.5270	
Growth - Mild Cup blen	LVIP JPMorgan Mid Cap Value Fund Standard Class	-0.20%	8.98%	8.91%	12.09%	6.35%	8.53%	9/28/2001	1.35%	10.95%	6.35%	8.53%	
Growth - Mid Cap Grov		0.2070	0.50%	0.5170	12.0570	0.3370	0.5570	5,20,2001	1.55%	10.5570	0.3370	0.5570	
Growth - Mild Cup Grov	LVIP American Century Capital Appreciation Class II	8.80%	21.99%	19.56%	10.76%	9.63%	8.09%	11/20/1987	13.45%	9.63%	9.63%	8.09%	
	Franklin Small-Mid Cap Growth VIP Fund Class 2	3.30%	11.21%	12.65%	5.73%	7.46%	7.46%	1/6/1999	3.43%	4.65%	7.46%	7.46%	
	Columbia VP Select Mid Cap Growth Fund Class 2	11.46%	27.26%	20.64%	10.88%	9.78%	6.70%	5/3/2010	18.35%	9.75%	9.78%	6.70%	
Growth - Mid Cap Valu		11.40/0	27.20/0	20.04/0	10.0070	5.7070	0.7070	5, 5, 2010	10.00/0	5.7570	5.7070	0.7070	
Stowen - What Cap Valu	LVIP American Century Mid Cap Value II	1.86%	8.97%	6.79%	10.30%	6.72%	8.03%	12/1/2004	1.34%	9.17%	6.72%	8.03%	
Growth & Income - Lar		1.0070	0.0770	0.7 570	10.5070	0.7270	0.0370	12, 1, 2004	1.3470	5.1770	0.7270	0.03/0	
e. en un de méenne · Eur	American Funds Growth & Income Fund Class 2	7.25%	15.88%	19.10%	14.04%	11.17%	9.92%	4/30/1997	7.77%	12.88%	11.17%	9.92%	
Growth & Income - Lar		,.2370	10.0070	10.10/0	14.0470	11.1/10	5.5270	-, 30, 1337	7.7770	12.0070	11.1,70	5.5275	
	LVIP JPMorgan U.S. Equity Fund Standard Class	4.23%	10.65%	17.45%	15.10%	12.14%	8.19%	3/30/1995	2.90%	13.93%	12.14%	8.19%	
Growth & Income - Lar	ő (<i>1</i>		10.00/0	1.1.070	10.1070	12.2.70	0.2070	0,00,2000	2.0070	10.0070	12.2.70	0.2073	
Li en un de moonne - Eur	LVIP American Century Disciplined Core Value Class II	1.96%	6.89%	7.59%	8.74%	7.22%	5.76%	10/30/1997	-0.59%	7.63%	7.22%	5.76%	
Growth and Income - 7		210070	010070	1.0070	0.7.170	,,.	517 678	10,00,100,	0.007/0	1100/10	712270	517 678	
	Calamos Growth & Income Portfolio	5.83%	13.38%	14.48%	11.59%	9.10%	6.99%	5/19/1999	5.44%	10.45%	9.10%	6.99%	
Growth and Income - L						1		-, -,					
	BNY Mellon Stock Index Fund Initial Shares	5.31%	13.23%	17.71%	14.71%	11.77%	8.75%	9/29/1989	5.30%	13.54%	11.77%	8.75%	
Allocation - 50 to 70%		0.02.0			/0								
	American Funds Asset Allocation Fund Class 2	7.29%	13.36%	12.38%	8.82%	7.54%	6.97%	4/30/1997	5.42%	7.71%	7.54%	6.97%	
												4.24%	
												6.38%	
	Federated Hermes Managed Volatility Fund II - P MFS VIT Total Return Series Initial Class Shares	-1.68% 4.43%	5.16% 8.01%	5.87% 7.55%	5.66% 6.59%	3.76% 5.39%	4.24% 6.38%	2/10/1994 1/3/1995	-2.20% 0.45%	4.58% 5.50%	3.76% 5.39%	-	



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KANSAS CITY LIFE Century II Variable Product Series			on-Standaı	rd Subaco	Non-Standard Subacount Average Annual Total Return for Surrendered Policies ²							
	-						Since	Inception				Since
Classification	Subsequent	VTD	1 VD	2 VD		10 VD	Inception of Subacct	Date of Subaccount	1 VD		10 YR	Inception of Subacct
	Subaccount	YTD	1 YR	3 YR	5 YR	10 YR	Jubacci	Subaccount	1 YR	5 YR	10 fr	of Subacci
Managed Volatility - A	Asset Allocation 30% to 50% Equity	1.02%	2.040/	4 1 20/	2 210/	2 270/	2 550/	C/0/2011	2.240/	2 1 00/	2 270/	2 5 5 9/
A dama a secol Mada da di litta da	TOPS® Managed Risk Balanced ETF Class 2	1.92%	3.94%	4.12%	3.21%	2.27%	2.55%	6/9/2011	-3.34%	2.16%	2.27%	2.55%
Managea Volatility - A	Asset Allocation 50% to 70% Equity	2.00%	0.700/	0.400/	F (20)	4.070/	F 270/	0/20/2012	1 1 70/	4 5 40/	4.070/	F 270/
	American Funds Managed Risk Asset Allocation Fund P2	3.98%	8.79%	8.48%	5.62%	4.87%	5.37%	9/28/2012	1.17%	4.54%	4.87%	5.37%
Managod Volatility	TOPS® Managed Risk Moderate Growth ETF Class 2 Asset Allocation 70% to 85% Equity	1.79%	3.91%	5.01%	4.27%	2.68%	3.11%	6/9/2011	-3.36%	3.21%	2.68%	3.11%
wundged volatility - A		1 20%	2 5 70/	E 160/	1 0 7 0/	2 70%	2 80%	4/26/2011	4 6 1 9/	2 750/	2 70%	2 80%
Managed Volatility - F	TOPS® Managed Risk Growth ETF Class 2	1.39%	2.57%	5.16%	4.82%	2.70%	2.80%	4/26/2011	-4.61%	3.75%	2.70%	2.80%
walayea volatility - F	American Funds Managed Risk International Fund P2	2.98%	-3.87%	1.80%	-0.57%	-0.46%	-0.23%	5/1/2013	-10.60%	-1.58%	-0.46%	-0.23%
Managed Volatility - L		2.98%	-5.6770	1.60%	-0.57%	-0.40%	-0.25%	5/1/2015	-10.00%	-1.36%	-0.40%	-0.25%
wanagea volatility - L	American Funds Managed Risk Growth Fund P2	4.80%	14.09%	14.28%	9.16%	9.18%	8.85%	5/1/2013	6.10%	8.05%	9.18%	8.85%
Managod Volatility	Large Growth and Income	4.00%	14.09%	14.20/0	9.10%	9.10/0	0.0370	3/1/2013	0.10%	8.03%	9.10/0	0.0370
wanagea volatiitty - L	American Funds Managed Risk Growth-Income Fund P2	3.01%	8.66%	10.30%	6.55%	6.30%	6.58%	5/1/2013	1.05%	5.46%	6.30%	6.58%
Managod Volatility	Large Value Growth and Income	5.01%	8.00%	10.30%	0.33%	0.30%	0.38%	3/1/2013	1.05%	J.40%	0.30%	0.38%
wanagea volatiitty - L		3.67%	7.64%	7.93%	6.92%	4.53%	4.88%	5/1/2013	0.11%	5.83%	4.53%	4.88%
Target Date - Asset All	American Funds Managed Risk WaMu Fund P2	5.07%	7.04%	7.95%	0.92%	4.55%	4.00%	5/1/2015	0.11%	5.65%	4.55%	4.00%
Turget Dute - Asset All	Fidelity VIP Freedom [®] 2010 Service Class 2	5.47%	6.48%	5.03%	2.75%	3.32%	3.89%	4/26/2005	-0.97%	1.70%	3.32%	3.89%
	Fidelity VIP Freedom [®] 2015 Service Class 2	6.23%	7.34%	6.26%	3.88%	4.08%	4.43%	4/26/2005	-0.17%	2.82%	4.08%	4.43%
	Fidelity VIP Freedom [®] 2020 Service Class 2	6.98%	8.29%	7.53%	4.99%	4.08%	4.43%	4/26/2005	0.71%	3.92%	4.08%	4.43%
	Fidelity VIP Freedom [®] 2025 Service Class 2	7.66%	8.90%	8.53%	5.87%	5.31%	5.38%	4/26/2005	1.28%	4.79%	5.31%	5.38%
	Fidelity VIP Freedom [®] 2030 Service Class 2	8.10%	9.43%	9.47%	6.89%	6.04%	5.72%	4/26/2005	1.28%	5.80%	6.04%	6.29%
	Fidelity VIP Freedom [®] 2035 Service Class 2	8.79%	10.26%	11.24%	8.72%	7.05%	9.68%	4/8/2009	2.54%	7.61%	7.05%	9.68%
	Fidelity VIP Freedom [®] 2040 Service Class 2	9.86%	11.53%	13.24%	10.39%	7.82%	10.24%	4/8/2009	3.72%	9.26%	7.82%	10.24%
	Fidelity VIP Freedom® 2045 Service Class 2	10.39%	12.10%	13.88%	10.39%	7.99%	10.24%	4/8/2009	4.25%	9.26%	7.82%	10.24%
	Fidelity VIP Freedom® 2050 Service Class 2	10.39%	12.10%	13.88%	10.73%	7.99%	10.42%	4/8/2009	4.25%	9.62%	7.99%	10.42%
Target Date Retiremen		10.3070	12.03/0	13.0070	10.74/0	1.3070	10.4370	-10/2009	7.24/0	5.01/0	7.3070	10.4970
ranger bate nethemen	Fidelity VIP Freedom [®] Income Service Class 2	4.86%	5.93%	3.88%	1.38%	2.20%	2.53%	4/26/2005	-1.49%	0.35%	2.20%	2.53%
Foreign Stock - Large (Ŧ.0070	5.5570	3.0070	1.3070	2.20/0	2.33/0	7/20/2003	1.4970	0.5570	2.20/0	2.33/0
. Stelgh Stock - Lurge C	LVIP American Century International II	13.55%	10.35%	9.79%	5.04%	4.24%	4.43%	4/29/1994	2.63%	3.97%	4.24%	4.43%
Foreign Stock - Large V	· · · · · · · · · · · · · · · · · · ·	13.3370	10.3370	5.7570	5.0470	7.2773	4.4070	-,25,1554	2.03/0	3.3770	7.2770	4.4370
Lange Lange	Templeton Foreign VIP Fund Class 2	17.46%	12.38%	12.47%	8.96%	2.22%	4.67%	5/1/1997	4.51%	7.85%	2.22%	4.67%
World Allocation - Gro				,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		/		-, -, -, -, -, -, -, -, -, -, -, -, -, -			/	
	American Funds Capital Income Builder [®] Class 2	11.43%	16.76%	9.94%	8.40%	5.10%	4.52%	5/1/2014	8.59%	7.29%	5.10%	4.52%
World Allocation - Larg								-,-,				
	American Funds Global Growth Fund Class 2	10.40%	9.33%	15.76%	9.67%	9.52%	8.61%	4/30/1997	1.68%	8.55%	9.52%	8.61%
Specialty - Global Real		201.070	5.55,0	20.7 070	0.07.75	5.52,5	0.01/0	., 00, 2007	1.00/0	0.0070	0.02/0	0.01/0
, contract from the second sec	Franklin Global Real Estate VIP Fund Class 2	5.79%	8.76%	2.20%	3.47%	1.82%	5.27%	1/6/1999	1.15%	2.41%	1.82%	5.27%
Specialty - Technology			2.7 070					_, 0, 2000				//
,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	Columbia VP Seligman Global Technology Class 2	3.14%	11.30%	20.87%	18.13%	17.89%	11.45%	5/1/2000	3.51%	16.92%	17.89%	11.45%
	Invesco VI Technology Fund Series I Shares	6.65%	18.70%	22.49%	11.31%	13.20%	6.94%	5/20/1997	10.39%	10.17%	13.20%	6.94%
		0.0070	10.7070		12:01/0	10.2070	0.0	0,20,2007	20.0070	10.1.70	10.2070	0.0



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<u>KANSAS CITY LIFE</u> Century II Variable Product Series		n-Standar	d Subaco	Non-Standard Subacount Average Annual Total Return for Surrendered Policies ²									
Subaccount	VTD	1 VR	3 VR	5 VR	10 VR	Since Inception of Subacct	Inception Date of Subaccount	1 VR	5 VR	10 VR	Since Inception of Subacct		
Subaccount	110	1 11	311	511	10 11			TIK	311	10 11			
MFS VIT LItilities Series Initial Class Shares	6.19%	15.33%	5.57%	8.00%	5.63%	8,99%	1/3/1995	7.26%	6.90%	5.63%	8.99%		
d - High Yield		10100/0	0.0770	0.0070	0.0070	0.0070	1,0,1000	112070	0.0070	510070	0.0070		
Federated Hermes High Income Bond Fund II - P	3.95%	7.56%	7.14%	3.59%	3.23%	4.68%	3/1/1994	0.03%	2.53%	3.23%	4.68%		
d - Intermediate Term Bond						•							
MFS VIT Total Return Bond Series Initial Class Shares	3.37%	5.16%	2.25%	-1.02%	0.87%	3.05%	10/24/1995	-2.20%	-2.03%	0.87%	3.05%		
MFS VIT Income Portfolio Initial Class Shares	3.37%	5.47%	2.68%	-0.19%	1.57%	3.05%	5/6/1998	-1.91%	-1.21%	1.57%	3.05%		
										-			
LVIP American Century Inflation Prot Service	3.55%	3.82%	0.38%	-0.03%	0.81%	1.74%	12/31/2002	-3.45%	-1.05%	0.81%	1.74%		
American Funds Capital World Bond Fund Class 2	7.80%	7.68%	1.71%	-2.57%	-0.41%	1.04%	11/6/2006	0.14%	-3.56%	-0.41%	1.04%		
									-				
Federated Hermes Government Money Fund II - S	1.19%	2.73%	2.63%	1.01%	0.14%	0.80%	11/21/1994	-4.46%	-0.02%	0.14%	0.80%		
	ry II Variable Product Series Subaccount MFS VIT Utilities Series Initial Class Shares Federated Hermes High Income Bond Fund II - P ate Term Bond MFS VIT Total Return Bond Series Initial Class Shares MFS VIT Income Portfolio Initial Class Shares LVIP American Century Inflation Prot Service American Funds Capital World Bond Fund Class 2	No Subaccount YTD MFS VIT Utilities Series Initial Class Shares 6.19% Federated Hermes High Income Bond Fund II - P 3.95% ate Term Bond 3.37% MFS VIT Total Return Bond Series Initial Class Shares 3.37% MFS VIT Income Portfolio Initial Class Shares 3.37% IVIP American Century Inflation Prot Service 3.55% American Funds Capital World Bond Fund Class 2 7.80%	Non-Standar ry II Variable Product Series Subaccount YTD 1 YR MFS VIT Utilities Series Initial Class Shares 6.19% 15.33% Federated Hermes High Income Bond Fund II - P 3.95% 7.56% ate Term Bond	KANSAS CITY LIFE Non-Standard Subaco. ry II Variable Product Series YTD 1 YR 3 YR MFS VIT Utilities Series Initial Class Shares 6.19% 15.33% 5.57% Federated Hermes High Income Bond Fund II - P 3.95% 7.56% 7.14% MFS VIT Total Return Bond Series Initial Class Shares 3.37% 5.16% 2.25% MFS VIT Income Portfolio Initial Class Shares 3.37% 5.47% 2.68% LVIP American Century Inflation Prot Service 3.55% 3.82% 0.38% American Funds Capital World Bond Fund Class 2 7.80% 7.68% 1.71%	KANSAS CITY LIFE Non-Surrendere ry II Variable Product Series Non-Standard Subacount Averation Subaccount YTD 1 YR 3 YR 5 YR MFS VIT Utilities Series Initial Class Shares 6.19% 15.33% 5.57% 8.00% Federated Hermes High Income Bond Fund II - P 3.95% 7.56% 7.14% 3.59% MFS VIT Total Return Bond Series Initial Class Shares 3.37% 5.16% 2.25% -1.02% MFS VIT Income Portfolio Initial Class Shares 3.37% 5.47% 2.68% -0.19% LVIP American Century Inflation Prot Service 3.55% 3.82% 0.38% -0.03% American Funds Capital World Bond Fund Class 2 7.80% 7.68% 1.71% -2.57%	KANSAS CITY LIFE Non-Standard Subacount Average Annu ry Il Variable Product Series YTD 1 YR 3 YR 5 YR 10 YR MFS VIT Utilities Series Initial Class Shares 6.19% 15.33% 5.57% 8.00% 5.63% Federated Hermes High Income Bond Fund II - P 3.95% 7.56% 7.14% 3.59% 3.23% MFS VIT Total Return Bond Series Initial Class Shares 3.37% 5.16% 2.25% -1.02% 0.87% MFS VIT Income Portfolio Initial Class Shares 3.37% 5.47% 2.68% -0.19% 1.57% MFS VIT Income Portfolio Initial Class Shares 3.37% 5.47% 2.68% -0.19% 1.57% MFS UT American Century Inflation Prot Service 3.55% 3.82% 0.38% -0.03% 0.81% American Funds Capital World Bond Fund Class 2 7.80% 7.68% 1.71% -2.57% -0.41%	KANSAS CITY LIFE Non-Surrendered Contracts Non-Standard Subacount Average Annual Total Return ry II Variable Product Series Since Inception of Subaccount Subaccount YTD 1 YR 3 YR 5 YR 10 YR Subaccount MFS VIT Utilities Series Initial Class Shares 6.19% 15.33% 5.57% 8.00% 5.63% 8.99% Federated Hermes High Income Bond Fund II - P 3.95% 7.56% 7.14% 3.59% 3.23% 4.68% ate Term Bond	Non-Surrendered Contracts Non-Surrendered Contracts Non-Standard Subacount Average Annual Total Return ² Non-Standard Subacount Average Annual Total Return ² Since Inception Since Inception Subaccount YTD 1 YR 3 YR 5 YR 10 YR Subaccount MFS VIT Utilities Series Initial Class Shares 6.19% 15.33% 5.57% 8.00% S.63% 8.99% 1/3/1994 MFS VIT Utilities Series Initial Class Shares 6.19% 15.33% 5.57% 8.00% S.63% 8.99% 1/3/1994 MFS VIT Utilities Series Initial Class Shares 3.37% 5.16% 2.25% -1.02% 0.87% 3.05% 1/3/1994 MFS VIT Income Portfolio Initial Class Shares 3.37% 5.47% 2.68% -0.19% 1.57% 3.05%	KANSAS CITYLLIFE Non-Surrendered Contracts Surrendered Contracts ry II Variable Product Series Non-Standard Subacount Average Annual Total Return ² Non-Stannual Total Return ² Subaccount YTD 1 YR 3 YR 5 YR 10 YR Subaccount 1 YR MFS VIT Utilities Series Initial Class Shares 6.19% 15.33% 5.57% 8.00% 5.63% 8.99% 1/3/1995 7.26% Federated Hermes High Income Bond Fund II - 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Footnotes

The numbers shown in the above table assume a single hypothetical investment of \$1000. The performance figures represent past performance only and neither guarantee nor predict future investment results. Investment return and principal value of a Kansas City Life VA will fluctuate 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. Figures shown are unaudited.

Returns reflect deductions of a 1.25% annual mortality and expense charge, a 0.15% asset based administrative charge and an annual fee of \$30.

The perforformance returns for "Surrendered Contracts" include the maximum surrender charge (7% in the first three years, graded down to zero by the end of the seventh year). The other returns shown ("Non-Surrendered Contracts") do not include the applicable surrender charge.

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 portfolio. An investment in the portfolio is not insured or guaranteed by the FDIC or any other government agency.

This information must be preceded or accompanied by a current prospectus. Consider the investment objectives, risks and charges and expenses of the investment company carefully before investing. The prospectus contains this, and other, information about the investment company. Please read the prospectus carefully before you invest.

¹ Rate subject to change. We guarantee to credit at least 1% on the KCL Fixed Account. This guarantee is backed by the claims-paying ability of Kansas City Life. See Information of Interest for current rate.

² 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.

> Century II Variable Products Distributed Through Sunset Financial Services, Inc. 3520 Broadway, Kansas City, MO 64111 Member FINRA/SIPC

Classification

Specialty - Utility

Corporate Bond - High Yield

Income - Multisector Bond

Inflation-Protected Bond

World Bond

Money Market

Corporate Bond - Intermediate Term Bond