



KANSAS CITY LIFE

Century II Variable Product Series

Century II Variable Annuity Current Performance Ending December 31, 2025

KCL Current Fixed Account Crediting Rate is 3.00% ¹

Non-Surrendered Contracts

Surrendered Contracts

Non-Standard Subaccount Average Annual Total Return ²

Classification	Subaccount	YTD	1 YR	3 YR	5 YR	10 YR	Since Inception of Subacct	Inception Date of Subacct	Non-Standard Subaccount Average Annual Total Return ²			Since Inception of Subacct
									1 YR	5 YR	10 YR	
Diversified Emerging Markets												
	Templeton Developing Markets VIP Fund Class 2	44.24%	44.24%	19.36%	3.99%	8.86%	2.94%	5/1/1997	34.14%	2.93%	8.86%	2.94%
Small Company - Small Blend		4.82%	4.82%	9.34%	7.15%	6.46%	6.06%	5/3/2010	-2.52%	6.06%	6.46%	6.06%
	Columbia VP Select Small-Cap Value Class 2	8.74%	8.74%	10.13%	4.92%	7.43%	7.39%	1/3/1995	1.13%	3.85%	7.43%	7.39%
Small Company - Small Growth		9.44%	9.44%	6.75%	2.81%	6.33%	11.24%	8/31/1990	1.78%	1.76%	6.33%	11.24%
Growth - Diversified Emerging Markets		26.51%	26.51%	14.99%	3.86%	7.73%	6.71%	6/17/1999	17.65%	2.80%	7.73%	6.71%
Growth - Large Blend		14.36%	14.36%	19.80%	10.37%	11.98%	7.95%	10/7/1993	6.35%	9.24%	11.98%	7.95%
	BNY Mellon Sustainable US Equity Portfolio Initial Shares	8.54%	8.54%	12.93%	7.84%	11.35%	8.35%	4/5/1993	0.94%	6.74%	11.35%	8.35%
	BNY Mellon VIF Appreciation Portfolio Initial Shares	14.55%	14.55%	19.95%	11.24%	10.18%	7.52%	5/2/1994	6.53%	10.10%	10.18%	7.52%
	Invesco VI Core Equity Fund Series I Shares	11.28%	11.28%	16.34%	9.61%	11.36%	7.83%	7/26/1995	3.49%	8.49%	11.36%	7.83%
Growth - Large Growth		11.27%	11.27%	25.99%	10.12%	15.53%	8.26%	5/1/2001	3.48%	9.00%	15.53%	8.26%
	LVIP American Century Ultra® Value Class II	19.51%	19.51%	27.33%	13.48%	13.88%	10.63%	1/12/2000	11.14%	12.32%	13.88%	10.63%
	Fidelity VIP Contrafund Service Class 2	10.11%	10.11%	26.73%	8.82%	13.27%	9.37%	7/3/1995	2.40%	7.71%	13.27%	9.37%
	Invesco VI American Franchise Fund Series I Shares	10.64%	10.64%	24.32%	9.55%	13.99%	9.35%	7/24/1995	2.90%	8.43%	13.99%	9.35%
Growth - Large Value		14.41%	14.41%	9.94%	10.09%	8.70%	7.53%	5/1/1996	6.40%	8.97%	8.70%	7.53%
Growth - Mid Cap Blend		14.41%	14.41%	9.94%	10.09%	8.70%	7.53%	5/1/1996	-3.97%	7.00%	7.25%	8.50%
Growth - Mid Cap Growth		3.26%	3.26%	8.37%	8.10%	7.25%	8.50%	9/28/2001	-2.14%	2.64%	9.92%	7.88%
	LVIP American Century Capital Appreciation Class II	5.23%	5.23%	15.57%	3.70%	9.92%	7.88%	11/20/1987	-5.99%	-1.40%	8.36%	7.25%
	Franklin Small-Mid Cap Growth VIP Fund Class 2	1.09%	1.09%	11.42%	-0.38%	8.36%	7.25%	1/6/1999	5.33%	4.69%	10.33%	6.63%
	Columbia VP Select Mid Cap Growth Fund Class 2	13.26%	13.26%	19.28%	5.77%	10.33%	6.63%	5/3/2010	-0.04%	6.28%	7.60%	8.11%
Growth - Mid Cap Value		7.48%	7.48%	6.44%	7.38%	7.60%	8.11%	12/1/2004	8.27%	11.17%	12.33%	10.01%
Growth & Income - Large Blend		16.42%	16.42%	21.05%	12.32%	12.33%	10.01%	4/30/1997	5.04%	10.97%	13.25%	8.33%
Growth & Income - Large Growth		12.95%	12.95%	20.08%	12.11%	13.25%	8.33%	3/30/1995	5.33%	6.17%	8.86%	6.05%
Growth & Income - Large Value		13.26%	13.26%	10.61%	7.26%	8.86%	6.05%	10/30/1997	7.66%	8.24%	10.16%	7.21%
Growth and Income - 70% to 85% Equity		15.76%	15.76%	17.86%	9.36%	10.16%	7.21%	5/19/1999	7.79%	11.38%	12.92%	8.91%
Growth and Income - Large Blend		15.90%	15.90%	20.94%	12.53%	12.92%	8.91%	9/29/1989	6.24%	6.35%	8.25%	7.05%
Allocation - 50 to 70% Equity		14.24%	14.24%	13.91%	7.45%	8.25%	7.05%	4/30/1997	-1.84%	4.01%	5.37%	4.40%
	American Funds Asset Allocation Fund Class 2	5.55%	5.55%	8.83%	5.08%	5.37%	4.40%	2/10/1994	1.95%	3.87%	6.14%	6.44%
	Federated Hermes Managed Volatility Fund II - P	9.62%	9.62%	8.25%	4.94%	6.14%	6.44%	1/3/1995				



KANSAS CITY LIFE

Century II Variable Product Series

Century II Variable Annuity Current Performance Ending December 31, 2025

KCL Current Fixed Account Crediting Rate is 3.00% ¹

Non-Surrendered Contracts

Surrendered Contracts

Non-Standard Subaccount Average Annual Total Return ²

Classification	Subaccount	YTD	1 YR	3 YR	5 YR	10 YR	Since Inception of Subacct	Inception Date of Subacct	Non-Standard Subaccount Average Annual Total Return ²			Non-Standard Subaccount Average Annual Total Return for Surrendered Policies ²	Since Inception of Subacct
									1 YR	5 YR	10 YR		
Managed Volatility - Asset Allocation 30% to 50% Equity	TOPS® Managed Risk Balanced ETF Class 2	7.52%	7.52%	6.56%	2.41%	3.47%	2.83%	6/9/2011	-0.01%	1.36%	3.47%	2.83%	
Managed Volatility - Asset Allocation 50% to 70% Equity	American Funds Managed Risk Asset Allocation Fund P2	10.12%	10.12%	10.60%	4.95%	5.68%	5.61%	9/28/2012	2.41%	3.88%	5.68%	5.61%	
	TOPS® Managed Risk Moderate Growth ETF Class 2	8.82%	8.82%	7.92%	3.30%	4.25%	3.48%	6/9/2011	1.20%	2.25%	4.25%	3.48%	
Managed Volatility - Asset Allocation 70% to 85% Equity	TOPS® Managed Risk Growth ETF Class 2	10.10%	10.10%	8.62%	3.90%	4.65%	3.28%	4/26/2011	2.39%	2.84%	4.65%	3.28%	
Managed Volatility - Foreign Large Growth	American Funds Managed Risk International Fund P2	13.49%	13.49%	5.28%	-1.68%	1.47%	0.54%	5/1/2013	5.55%	-2.68%	1.47%	0.54%	
Managed Volatility - Large Growth	American Funds Managed Risk Growth Fund P2	11.83%	11.83%	18.37%	6.46%	10.18%	9.04%	5/1/2013	4.00%	5.37%	10.18%	9.04%	
Managed Volatility - Large Growth and Income	American Funds Managed Risk Growth-Income Fund P2	9.63%	9.63%	13.29%	6.21%	7.46%	6.84%	5/1/2013	1.96%	5.13%	7.46%	6.84%	
Managed Volatility - Large Value Growth and Income	American Funds Managed Risk WaMu Fund P2	9.12%	9.12%	9.89%	6.54%	5.69%	5.11%	5/1/2013	1.48%	5.45%	5.69%	5.11%	
Target Date - Asset Allocation	Fidelity VIP Freedom® 2010 Service Class 2	8.73%	8.73%	6.64%	1.46%	4.00%	3.95%	4/26/2005	1.12%	0.42%	4.00%	3.95%	
	Fidelity VIP Freedom® 2015 Service Class 2	10.10%	10.10%	7.95%	2.28%	4.85%	4.50%	4/26/2005	2.39%	1.24%	4.85%	4.50%	
	Fidelity VIP Freedom® 2020 Service Class 2	11.42%	11.42%	9.30%	3.12%	5.62%	4.91%	4/26/2005	3.62%	2.07%	5.62%	4.91%	
	Fidelity VIP Freedom® 2025 Service Class 2	12.65%	12.65%	10.36%	3.79%	6.25%	5.48%	4/26/2005	4.76%	2.73%	6.25%	5.48%	
	Fidelity VIP Freedom® 2030 Service Class 2	13.56%	13.56%	11.32%	4.50%	7.10%	5.83%	4/26/2005	5.61%	3.43%	7.10%	6.29%	
	Fidelity VIP Freedom® 2035 Service Class 2	14.80%	14.80%	12.94%	5.79%	8.19%	9.72%	4/8/2009	6.76%	4.71%	8.19%	9.72%	
	Fidelity VIP Freedom® 2040 Service Class 2	16.80%	16.80%	14.97%	7.21%	9.05%	10.32%	4/8/2009	8.62%	6.12%	9.05%	10.32%	
	Fidelity VIP Freedom® 2045 Service Class 2	17.87%	17.87%	15.75%	7.64%	9.27%	10.52%	4/8/2009	9.62%	6.54%	9.27%	10.52%	
	Fidelity VIP Freedom® 2050 Service Class 2	17.84%	17.84%	15.75%	7.64%	9.27%	10.59%	4/8/2009	9.59%	6.54%	9.27%	10.59%	
Target Date Retirement - Asset Allocation	Fidelity VIP Freedom® Income Service Class 2	7.79%	7.79%	5.54%	0.66%	2.73%	2.60%	4/26/2005	0.24%	-0.37%	2.73%	2.60%	
Foreign Stock - Large Growth	LVIP American Century International II	14.37%	14.37%	8.70%	0.44%	4.94%	4.38%	4/29/1994	6.36%	-0.59%	4.94%	4.38%	
Foreign Stock - Large Value	Templeton Foreign VIP Fund Class 2	27.40%	27.40%	13.98%	6.74%	4.27%	4.85%	5/1/1997	18.48%	5.65%	4.27%	4.85%	
World Allocation - Growth	American Funds Capital Income Builder® Class 2	18.74%	18.74%	11.52%	7.56%	6.10%	4.89%	5/1/2014	10.43%	6.46%	6.10%	4.89%	
World Allocation - Large Cap	American Funds Global Growth Fund Class 2	19.94%	19.94%	17.58%	6.73%	10.61%	8.77%	4/30/1997	11.54%	5.64%	10.61%	8.77%	
Specialty - Global Real Estate	Franklin Global Real Estate VIP Fund Class 2	6.43%	6.43%	4.75%	0.94%	1.59%	5.21%	1/6/1999	-1.02%	-0.09%	1.59%	5.21%	
Specialty - Technology	Columbia VP Seligman Global Technology Class 2	32.50%	32.50%	33.19%	16.77%	20.99%	12.19%	5/1/2000	23.23%	15.58%	20.99%	12.19%	
	Invesco VI Technology Fund Series I Shares	18.79%	18.79%	31.60%	8.77%	14.17%	7.22%	5/20/1997	10.47%	7.66%	14.17%	7.22%	



KANSAS CITY LIFE

Century II Variable Product Series

Century II Variable Annuity Current Performance Ending December 31, 2025

KCL Current Fixed Account Crediting Rate is 3.00% ¹

Non-Surrendered Contracts

Surrendered Contracts

Non-Standard Subaccount Average Annual Total Return ²

Non-Standard Subaccount 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 Subacct	Since Inception of Subacct			
									1 YR	5 YR	10 YR	Since Inception of Subacct
Specialty - Utility	MFS VIT Utilities Series Initial Class Shares	13.41%	13.41%	6.42%	6.14%	7.97%	9.07%	1/3/1995	5.47%	5.06%	7.97%	9.07%
Corporate Bond - High Yield	Federated Hermes High Income Bond Fund II - P	6.72%	6.72%	7.52%	2.26%	4.12%	4.69%	3/1/1994	-0.75%	1.22%	4.12%	4.69%
Corporate Bond - Intermediate Term Bond	MFS VIT Total Return Bond Series Initial Class Shares	5.68%	5.68%	4.20%	-1.25%	1.21%	3.07%	10/24/1995	-1.72%	-2.26%	1.21%	3.07%
Income - Multisector Bond	MFS VIT Income Portfolio Initial Class Shares	5.84%	5.84%	4.56%	-0.74%	2.14%	3.08%	5/6/1998	-1.57%	-1.75%	2.14%	3.08%
Inflation-Protected Bond	LVIP American Century Inflation Prot Service	4.85%	4.85%	2.29%	-0.78%	1.18%	1.76%	12/31/2002	-2.49%	-1.79%	1.18%	1.76%
World Bond	American Funds Capital World Bond Fund Class 2	7.87%	7.87%	2.58%	-3.86%	-0.18%	1.02%	11/6/2006	0.32%	-4.84%	-0.18%	1.02%
Money Market	Federated Hermes Government Money Fund II - S	2.30%	2.30%	2.87%	1.37%	0.32%	0.82%	11/21/1994	-4.86%	0.34%	0.32%	0.82%

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 performance 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

12-25s