

Kansas City Life Insurance Company

EquiFlex (IN, PA) Indexed Universal Life Segment Detail Information

See important notes on last page.

Updated 11/20/2018

Indexed Account A - Annual Point-to-Point with Cap

| Segment Date | Segment Maturity | S&P 500 Value on Segment Date [B] | S&P 500 Value at Segment Maturity [A] | % Change in S&P 500 [A] / [B] - 1 | Growth Cap | Growth Floor | Index Growth Rate |
|--------------|------------------|-----------------------------------|---------------------------------------|-----------------------------------|------------|--------------|-------------------|
| 9/18/2015 | 9/18/2016 | 1,958.03 | 2,139.16 | 9.25 % | 10.00 % | 1.00 % | 9.25 % |
| 10/18/2015 | 10/18/2016 | 2,033.11 | 2,139.60 | 5.24 % | 10.00 % | 1.00 % | 5.24 % |
| 11/18/2015 | 11/18/2016 | 2,083.58 | 2,181.90 | 4.72 % | 10.00 % | 1.00 % | 4.72 % |
| 12/18/2015 | 12/18/2016 | 2,005.55 | 2,258.07 | 12.59 % | 10.00 % | 1.00 % | 10.00 % |
| 1/18/2016 | 1/18/2017 | 1,880.33 | 2,271.89 | 20.82 % | 10.00 % | 1.00 % | 10.00 % |
| 2/18/2016 | 2/18/2017 | 1,917.83 | 2,351.16 | 22.59 % | 10.00 % | 1.00 % | 10.00 % |
| 3/18/2016 | 3/18/2017 | 2,049.58 | 2,378.25 | 16.04 % | 10.00 % | 1.00 % | 10.00 % |
| 4/18/2016 | 4/18/2017 | 2,094.34 | 2,342.19 | 11.83 % | 10.00 % | 1.00 % | 10.00 % |
| 5/18/2016 | 5/18/2017 | 2,047.63 | 2,365.72 | 15.53 % | 10.00 % | 1.00 % | 10.00 % |
| 6/18/2016 | 6/18/2017 | 2,071.22 | 2,433.15 | 17.47 % | 10.00 % | 1.00 % | 10.00 % |
| 7/18/2016 | 7/18/2017 | 2,166.89 | 2,460.61 | 13.55 % | 9.50 % | 1.00 % | 9.50 % |
| 8/18/2016 | 8/18/2017 | 2,187.02 | 2,425.55 | 10.91 % | 9.50 % | 1.00 % | 9.50 % |
| 9/18/2016 | 9/18/2017 | 2,139.16 | 2,503.87 | 17.05 % | 9.50 % | 1.00 % | 9.50 % |
| 10/18/2016 | 10/18/2017 | 2,139.60 | 2,561.26 | 19.71 % | 9.50 % | 1.00 % | 9.50 % |
| 11/18/2016 | 11/18/2017 | 2,181.90 | 2,578.85 | 18.19 % | 9.50 % | 1.00 % | 9.50 % |
| 12/18/2016 | 12/18/2017 | 2,258.07 | 2,690.16 | 19.14 % | 9.50 % | 1.00 % | 9.50 % |
| 1/18/2017 | 1/18/2018 | 2,271.89 | 2,798.03 | 23.16 % | 9.50 % | 1.00 % | 9.50 % |
| 2/18/2017 | 2/18/2018 | 2,351.16 | 2,732.22 | 16.21 % | 9.50 % | 1.00 % | 9.50 % |
| 3/18/2017 | 3/18/2018 | 2,378.25 | 2,752.01 | 15.72 % | 9.50 % | 1.00 % | 9.50 % |
| 4/18/2017 | 4/18/2018 | 2,342.19 | 2,708.64 | 15.65 % | 9.50 % | 1.00 % | 9.50 % |
| 5/18/2017 | 5/18/2018 | 2,365.72 | 2,712.97 | 14.68 % | 9.50 % | 1.00 % | 9.50 % |
| 6/18/2017 | 6/18/2018 | 2,433.15 | 2,773.75 | 14.00 % | 9.50 % | 1.00 % | 9.50 % |
| 7/18/2017 | 7/18/2018 | 2,460.61 | 2,815.62 | 14.43 % | 9.50 % | 1.00 % | 9.50 % |
| 8/18/2017 | 8/18/2018 | 2,425.55 | 2,850.13 | 17.50 % | 9.50 % | 1.00 % | 9.50 % |
| 9/18/2017 | 9/18/2018 | 2,503.87 | 2,904.31 | 15.99 % | 9.50 % | 1.00 % | 9.50 % |
| 10/18/2017 | 10/18/2018 | 2,561.26 | 2,768.78 | 8.10 % | 9.50 % | 1.00 % | 8.10 % |
| 11/18/2017 | 11/18/2018 | 2,578.85 | 2,736.27 | 6.10 % | 9.50 % | 1.00 % | 6.10 % |
| 12/18/2017 | 12/18/2018 | 2,690.16 | N/A | N/A | 9.50 % | 1.00 % | N/A |
| 1/18/2018 | 1/18/2019 | 2,798.03 | N/A | N/A | 9.50 % | 1.00 % | N/A |
| 2/18/2018 | 2/18/2019 | 2,732.22 | N/A | N/A | 9.50 % | 1.00 % | N/A |
| 3/18/2018 | 3/18/2019 | 2,752.01 | N/A | N/A | 9.50 % | 1.00 % | N/A |
| 4/18/2018 | 4/18/2019 | 2,708.64 | N/A | N/A | 9.00 % | 1.00 % | N/A |

Kansas City Life Insurance Company

EquiFlex (IN, PA) Indexed Universal Life Segment Detail Information (continued)

Indexed Account A - Annual Point-to-Point with Cap

| Segment Date | Segment Maturity | S&P 500 Value on Segment Date [B] | S&P 500 Value at Segment Maturity [A] | % Change in S&P 500 [A] / [B] - 1 | Growth Cap | Growth Floor | Index Growth Rate |
|--------------|------------------|-----------------------------------|---------------------------------------|-----------------------------------|------------|--------------|-------------------|
| 5/18/2018 | 5/18/2019 | 2,712.97 | N/A | N/A | 9.00 % | 1.00 % | N/A |
| 6/18/2018 | 6/18/2019 | 2,773.75 | N/A | N/A | 9.00 % | 1.00 % | N/A |
| 7/18/2018 | 7/18/2019 | 2,815.62 | N/A | N/A | 9.00 % | 1.00 % | N/A |
| 8/18/2018 | 8/18/2019 | 2,850.13 | N/A | N/A | 9.00 % | 1.00 % | N/A |
| 9/18/2018 | 9/18/2019 | 2,904.31 | N/A | N/A | 9.00 % | 1.00 % | N/A |
| 10/18/2018 | 10/18/2019 | 2,768.78 | N/A | N/A | 9.00 % | 1.00 % | N/A |
| 11/18/2018 | 11/18/2019 | 2,736.27 | N/A | N/A | 9.00 % | 1.00 % | N/A |

Indexed Account B - Annual Point-to-Point with Participation Rate

| Segment Date | Segment Maturity | S&P 500 Value on Segment Date [B] | S&P 500 Value at Segment Maturity [A] | % Change in S&P 500 [A] / [B] - 1 | Participation Rate | Growth Floor | Index Growth Rate |
|--------------|------------------|-----------------------------------|---------------------------------------|-----------------------------------|--------------------|--------------|-------------------|
| 9/18/2015 | 9/18/2016 | 1,958.03 | 2,139.16 | 9.25 % | 60.00 % | 1.00 % | 5.55 % |
| 10/18/2015 | 10/18/2016 | 2,033.11 | 2,139.60 | 5.24 % | 60.00 % | 1.00 % | 3.14 % |
| 11/18/2015 | 11/18/2016 | 2,083.58 | 2,181.90 | 4.72 % | 60.00 % | 1.00 % | 2.83 % |
| 12/18/2015 | 12/18/2016 | 2,005.55 | 2,258.07 | 12.59 % | 60.00 % | 1.00 % | 7.55 % |
| 1/18/2016 | 1/18/2017 | 1,880.33 | 2,271.89 | 20.82 % | 60.00 % | 1.00 % | 12.49 % |
| 2/18/2016 | 2/18/2017 | 1,917.83 | 2,351.16 | 22.59 % | 60.00 % | 1.00 % | 13.56 % |
| 3/18/2016 | 3/18/2017 | 2,049.58 | 2,378.25 | 16.04 % | 60.00 % | 1.00 % | 9.62 % |
| 4/18/2016 | 4/18/2017 | 2,094.34 | 2,342.19 | 11.83 % | 60.00 % | 1.00 % | 7.10 % |
| 5/18/2016 | 5/18/2017 | 2,047.63 | 2,365.72 | 15.53 % | 60.00 % | 1.00 % | 9.32 % |
| 6/18/2016 | 6/18/2017 | 2,071.22 | 2,433.15 | 17.47 % | 60.00 % | 1.00 % | 10.48 % |
| 7/18/2016 | 7/18/2017 | 2,166.89 | 2,460.61 | 13.55 % | 60.00 % | 1.00 % | 8.13 % |
| 8/18/2016 | 8/18/2017 | 2,187.02 | 2,425.55 | 10.91 % | 60.00 % | 1.00 % | 6.54 % |
| 9/18/2016 | 9/18/2017 | 2,139.16 | 2,503.87 | 17.05 % | 60.00 % | 1.00 % | 10.23 % |
| 10/18/2016 | 10/18/2017 | 2,139.60 | 2,561.26 | 19.71 % | 60.00 % | 1.00 % | 11.82 % |
| 11/18/2016 | 11/18/2017 | 2,181.90 | 2,578.85 | 18.19 % | 60.00 % | 1.00 % | 10.92 % |
| 12/18/2016 | 12/18/2017 | 2,258.07 | 2,690.16 | 19.14 % | 60.00 % | 1.00 % | 11.48 % |
| 1/18/2017 | 1/18/2018 | 2,271.89 | 2,798.03 | 23.16 % | 60.00 % | 1.00 % | 13.90 % |
| 2/18/2017 | 2/18/2018 | 2,351.16 | 2,732.22 | 16.21 % | 60.00 % | 1.00 % | 9.72 % |
| 3/18/2017 | 3/18/2018 | 2,378.25 | 2,752.01 | 15.72 % | 60.00 % | 1.00 % | 9.43 % |
| 4/18/2017 | 4/18/2018 | 2,342.19 | 2,708.64 | 15.65 % | 60.00 % | 1.00 % | 9.39 % |
| 5/18/2017 | 5/18/2018 | 2,365.72 | 2,712.97 | 14.68 % | 60.00 % | 1.00 % | 8.81 % |

Kansas City Life Insurance Company

EquiFlex (IN, PA) Indexed Universal Life Segment Detail Information (continued)

Indexed Account B - Annual Point-to-Point with Participation Rate

| Segment Date | Segment Maturity | S&P 500 Value on Segment Date [B] | S&P 500 Value at Segment Maturity [A] | % Change in S&P 500 [A] / [B] - 1 | Participation Rate | Growth Floor | Index Growth Rate |
|--------------|------------------|-----------------------------------|---------------------------------------|-----------------------------------|--------------------|--------------|-------------------|
| 6/18/2017 | 6/18/2018 | 2,433.15 | 2,773.75 | 14.00 % | 60.00 % | 1.00 % | 8.40 % |
| 7/18/2017 | 7/18/2018 | 2,460.61 | 2,815.62 | 14.43 % | 60.00 % | 1.00 % | 8.66 % |
| 8/18/2017 | 8/18/2018 | 2,425.55 | 2,850.13 | 17.50 % | 60.00 % | 1.00 % | 10.50 % |
| 9/18/2017 | 9/18/2018 | 2,503.87 | 2,904.31 | 15.99 % | 60.00 % | 1.00 % | 9.60 % |
| 10/18/2017 | 10/18/2018 | 2,561.26 | 2,768.78 | 8.10 % | 60.00 % | 1.00 % | 4.86 % |
| 11/18/2017 | 11/18/2018 | 2,578.85 | 2,736.27 | 6.10 % | 60.00 % | 1.00 % | 3.66 % |
| 12/18/2017 | 12/18/2018 | 2,690.16 | N/A | N/A | 60.00 % | 1.00 % | N/A |
| 1/18/2018 | 1/18/2019 | 2,798.03 | N/A | N/A | 60.00 % | 1.00 % | N/A |
| 2/18/2018 | 2/18/2019 | 2,732.22 | N/A | N/A | 60.00 % | 1.00 % | N/A |
| 3/18/2018 | 3/18/2019 | 2,752.01 | N/A | N/A | 60.00 % | 1.00 % | N/A |
| 4/18/2018 | 4/18/2019 | 2,708.64 | N/A | N/A | 60.00 % | 1.00 % | N/A |
| 5/18/2018 | 5/18/2019 | 2,712.97 | N/A | N/A | 60.00 % | 1.00 % | N/A |
| 6/18/2018 | 6/18/2019 | 2,773.75 | N/A | N/A | 60.00 % | 1.00 % | N/A |
| 7/18/2018 | 7/18/2019 | 2,815.62 | N/A | N/A | 60.00 % | 1.00 % | N/A |
| 8/18/2018 | 8/18/2019 | 2,850.13 | N/A | N/A | 60.00 % | 1.00 % | N/A |
| 9/18/2018 | 9/18/2019 | 2,904.31 | N/A | N/A | 60.00 % | 1.00 % | N/A |
| 10/18/2018 | 10/18/2019 | 2,768.78 | N/A | N/A | 60.00 % | 1.00 % | N/A |
| 11/18/2018 | 11/18/2019 | 2,736.27 | N/A | N/A | 60.00 % | 1.00 % | N/A |

Important Notes:

The Index Growth Rate is the rate used in calculating the Indexed Credit, the amount to credit to a segment at segment maturity. At Segment Maturity, the Indexed Credit is calculated as the product of the Index Growth Rate calculated for that Segment less 1% multiplied by the average Segment value for that Segment Term.

Past performance does not predict the future performance of any index.

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