

Kansas City Life Insurance Company

EquiFlex 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
4/18/2013	4/18/2014	1,541.61	1,864.85	20.97 %	12.00 %	0.00 %	12.00 %
5/18/2013	5/18/2014	1,667.47	1,877.86	12.62 %	12.00 %	0.00 %	12.00 %
6/18/2013	6/18/2014	1,651.81	1,956.98	18.47 %	12.00 %	0.00 %	12.00 %
7/18/2013	7/18/2014	1,689.37	1,978.22	17.10 %	12.00 %	0.00 %	12.00 %
8/18/2013	8/18/2014	1,655.83	1,971.74	19.08 %	12.00 %	0.00 %	12.00 %
9/18/2013	9/18/2014	1,725.52	2,011.36	16.57 %	12.00 %	0.00 %	12.00 %
10/18/2013	10/18/2014	1,744.50	1,886.76	8.15 %	12.00 %	0.00 %	8.15 %
11/18/2013	11/18/2014	1,791.53	2,051.80	14.53 %	12.00 %	0.00 %	12.00 %
12/18/2013	12/18/2014	1,810.65	2,061.23	13.84 %	12.00 %	0.00 %	12.00 %
1/18/2014	1/18/2015	1,838.70	2,019.42	9.83 %	12.00 %	0.00 %	9.83 %
2/18/2014	2/18/2015	1,840.76	2,099.68	14.07 %	12.00 %	0.00 %	12.00 %
3/18/2014	3/18/2015	1,872.25	2,099.50	12.14 %	12.00 %	0.00 %	12.00 %
4/18/2014	4/18/2015	1,864.85	2,081.18	11.60 %	12.00 %	0.00 %	11.60 %
5/18/2014	5/18/2015	1,877.86	2,129.20	13.38 %	12.00 %	0.00 %	12.00 %
6/18/2014	6/18/2015	1,956.98	2,121.24	8.39 %	12.00 %	0.00 %	8.39 %
7/18/2014	7/18/2015	1,978.22	2,126.64	7.50 %	12.00 %	0.00 %	7.50 %
8/18/2014	8/18/2015	1,971.74	2,096.92	6.35 %	12.00 %	0.00 %	6.35 %
9/18/2014	9/18/2015	2,011.36	1,958.03	-2.65 %	12.00 %	0.00 %	0.00 %
10/18/2014	10/18/2015	1,886.76	2,033.11	7.76 %	12.00 %	0.00 %	7.76 %
11/18/2014	11/18/2015	2,051.80	2,083.58	1.55 %	12.00 %	0.00 %	1.55 %
12/18/2014	12/18/2015	2,061.23	2,005.55	-2.70 %	12.00 %	0.00 %	0.00 %
1/18/2015	1/18/2016	2,019.42	1,880.33	-6.89 %	12.00 %	0.00 %	0.00 %
2/18/2015	2/18/2016	2,099.68	1,917.83	-8.66 %	12.00 %	0.00 %	0.00 %
3/18/2015	3/18/2016	2,099.50	2,049.58	-2.38 %	12.00 %	0.00 %	0.00 %
4/18/2015	4/18/2016	2,081.18	2,094.34	0.63 %	12.00 %	0.00 %	0.63 %
5/18/2015	5/18/2016	2,129.20	2,047.63	-3.83 %	12.00 %	0.00 %	0.00 %
6/18/2015	6/18/2016	2,121.24	2,071.22	-2.36 %	12.00 %	0.00 %	0.00 %
7/18/2015	7/18/2016	2,126.64	2,166.89	1.89 %	12.00 %	0.00 %	1.89 %
8/18/2015	8/18/2016	2,096.92	2,187.02	4.30 %	12.00 %	0.00 %	4.30 %
9/18/2015	9/18/2016	1,958.03	2,139.16	9.25 %	12.00 %	0.00 %	9.25 %
10/18/2015	10/18/2016	2,033.11	2,139.60	5.24 %	12.00 %	0.00 %	5.24 %
11/18/2015	11/18/2016	2,083.58	2,181.90	4.72 %	12.00 %	0.00 %	4.72 %

Kansas City Life Insurance Company

EquiFlex 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
12/18/2015	12/18/2016	2,005.55	2,258.07	12.59 %	12.00 %	0.00 %	12.00 %
1/18/2016	1/18/2017	1,880.33	2,271.89	20.82 %	12.00 %	0.00 %	12.00 %
2/18/2016	2/18/2017	1,917.83	2,351.16	22.59 %	12.00 %	0.00 %	12.00 %
3/18/2016	3/18/2017	2,049.58	2,378.25	16.04 %	12.00 %	0.00 %	12.00 %
4/18/2016	4/18/2017	2,094.34	2,342.19	11.83 %	12.00 %	0.00 %	11.83 %
5/18/2016	5/18/2017	2,047.63	2,365.72	15.53 %	12.00 %	0.00 %	12.00 %
6/18/2016	6/18/2017	2,071.22	2,433.15	17.47 %	12.00 %	0.00 %	12.00 %
7/18/2016	7/18/2017	2,166.89	2,460.61	13.55 %	11.50 %	0.00 %	11.50 %
8/18/2016	8/18/2017	2,187.02	2,425.55	10.91 %	11.50 %	0.00 %	10.91 %
9/18/2016	9/18/2017	2,139.16	2,503.87	17.05 %	11.50 %	0.00 %	11.50 %
10/18/2016	10/18/2017	2,139.60	2,561.26	19.71 %	11.50 %	0.00 %	11.50 %
11/18/2016	11/18/2017	2,181.90	2,578.85	18.19 %	11.50 %	0.00 %	11.50 %
12/18/2016	12/18/2017	2,258.07	2,690.16	19.14 %	11.50 %	0.00 %	11.50 %
1/18/2017	1/18/2018	2,271.89	2,798.03	23.16 %	11.50 %	0.00 %	11.50 %
2/18/2017	2/18/2018	2,351.16	2,732.22	16.21 %	11.50 %	0.00 %	11.50 %
3/18/2017	3/18/2018	2,378.25	2,752.01	15.72 %	11.50 %	0.00 %	11.50 %
4/18/2017	4/18/2018	2,342.19	2,708.64	15.65 %	11.50 %	0.00 %	11.50 %
5/18/2017	5/18/2018	2,365.72	2,712.97	14.68 %	11.50 %	0.00 %	11.50 %
6/18/2017	6/18/2018	2,433.15	2,773.75	14.00 %	11.50 %	0.00 %	11.50 %
7/18/2017	7/18/2018	2,460.61	2,815.62	14.43 %	11.50 %	0.00 %	11.50 %
8/18/2017	8/18/2018	2,425.55	2,850.13	17.50 %	11.50 %	0.00 %	11.50 %
9/18/2017	9/18/2018	2,503.87	2,904.31	15.99 %	11.50 %	0.00 %	11.50 %
10/18/2017	10/18/2018	2,561.26	2,768.78	8.10 %	11.50 %	0.00 %	8.10 %
11/18/2017	11/18/2018	2,578.85	2,736.27	6.10 %	11.50 %	0.00 %	6.10 %
12/18/2017	12/18/2018	2,690.16	N/A	N/A	11.50 %	0.00 %	N/A
1/18/2018	1/18/2019	2,798.03	N/A	N/A	11.50 %	0.00 %	N/A
2/18/2018	2/18/2019	2,732.22	N/A	N/A	11.50 %	0.00 %	N/A
3/18/2018	3/18/2019	2,752.01	N/A	N/A	11.50 %	0.00 %	N/A
4/18/2018	4/18/2019	2,708.64	N/A	N/A	11.00 %	0.00 %	N/A
5/18/2018	5/18/2019	2,712.97	N/A	N/A	11.00 %	0.00 %	N/A
6/18/2018	6/18/2019	2,773.75	N/A	N/A	11.00 %	0.00 %	N/A
7/18/2018	7/18/2019	2,815.62	N/A	N/A	11.00 %	0.00 %	N/A

Kansas City Life Insurance Company

EquiFlex 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
8/18/2018	8/18/2019	2,850.13	N/A	N/A	11.00 %	0.00 %	N/A
9/18/2018	9/18/2019	2,904.31	N/A	N/A	11.00 %	0.00 %	N/A
10/18/2018	10/18/2019	2,768.78	N/A	N/A	11.00 %	0.00 %	N/A
11/18/2018	11/18/2019	2,736.27	N/A	N/A	11.00 %	0.00 %	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
4/18/2013	4/18/2014	1,541.61	1,864.85	20.97 %	65.00 %	0.00 %	13.63 %
5/18/2013	5/18/2014	1,667.47	1,877.86	12.62 %	65.00 %	0.00 %	8.20 %
6/18/2013	6/18/2014	1,651.81	1,956.98	18.47 %	65.00 %	0.00 %	12.01 %
7/18/2013	7/18/2014	1,689.37	1,978.22	17.10 %	65.00 %	0.00 %	11.11 %
8/18/2013	8/18/2014	1,655.83	1,971.74	19.08 %	65.00 %	0.00 %	12.40 %
9/18/2013	9/18/2014	1,725.52	2,011.36	16.57 %	65.00 %	0.00 %	10.77 %
10/18/2013	10/18/2014	1,744.50	1,886.76	8.15 %	65.00 %	0.00 %	5.30 %
11/18/2013	11/18/2014	1,791.53	2,051.80	14.53 %	65.00 %	0.00 %	9.44 %
12/18/2013	12/18/2014	1,810.65	2,061.23	13.84 %	65.00 %	0.00 %	9.00 %
1/18/2014	1/18/2015	1,838.70	2,019.42	9.83 %	65.00 %	0.00 %	6.39 %
2/18/2014	2/18/2015	1,840.76	2,099.68	14.07 %	65.00 %	0.00 %	9.14 %
3/18/2014	3/18/2015	1,872.25	2,099.50	12.14 %	65.00 %	0.00 %	7.89 %
4/18/2014	4/18/2015	1,864.85	2,081.18	11.60 %	65.00 %	0.00 %	7.54 %
5/18/2014	5/18/2015	1,877.86	2,129.20	13.38 %	65.00 %	0.00 %	8.70 %
6/18/2014	6/18/2015	1,956.98	2,121.24	8.39 %	65.00 %	0.00 %	5.46 %
7/18/2014	7/18/2015	1,978.22	2,126.64	7.50 %	65.00 %	0.00 %	4.88 %
8/18/2014	8/18/2015	1,971.74	2,096.92	6.35 %	65.00 %	0.00 %	4.13 %
9/18/2014	9/18/2015	2,011.36	1,958.03	-2.65 %	65.00 %	0.00 %	0.00 %
10/18/2014	10/18/2015	1,886.76	2,033.11	7.76 %	65.00 %	0.00 %	5.04 %
11/18/2014	11/18/2015	2,051.80	2,083.58	1.55 %	65.00 %	0.00 %	1.01 %
12/18/2014	12/18/2015	2,061.23	2,005.55	-2.70 %	65.00 %	0.00 %	0.00 %
1/18/2015	1/18/2016	2,019.42	1,880.33	-6.89 %	65.00 %	0.00 %	0.00 %
2/18/2015	2/18/2016	2,099.68	1,917.83	-8.66 %	65.00 %	0.00 %	0.00 %
3/18/2015	3/18/2016	2,099.50	2,049.58	-2.38 %	65.00 %	0.00 %	0.00 %

Kansas City Life Insurance Company

EquiFlex 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
4/18/2015	4/18/2016	2,081.18	2,094.34	0.63 %	65.00 %	0.00 %	0.41 %
5/18/2015	5/18/2016	2,129.20	2,047.63	-3.83 %	65.00 %	0.00 %	0.00 %
6/18/2015	6/18/2016	2,121.24	2,071.22	-2.36 %	65.00 %	0.00 %	0.00 %
7/18/2015	7/18/2016	2,126.64	2,166.89	1.89 %	65.00 %	0.00 %	1.23 %
8/18/2015	8/18/2016	2,096.92	2,187.02	4.30 %	65.00 %	0.00 %	2.79 %
9/18/2015	9/18/2016	1,958.03	2,139.16	9.25 %	65.00 %	0.00 %	6.01 %
10/18/2015	10/18/2016	2,033.11	2,139.60	5.24 %	65.00 %	0.00 %	3.40 %
11/18/2015	11/18/2016	2,083.58	2,181.90	4.72 %	65.00 %	0.00 %	3.07 %
12/18/2015	12/18/2016	2,005.55	2,258.07	12.59 %	65.00 %	0.00 %	8.18 %
1/18/2016	1/18/2017	1,880.33	2,271.89	20.82 %	65.00 %	0.00 %	13.54 %
2/18/2016	2/18/2017	1,917.83	2,351.16	22.59 %	65.00 %	0.00 %	14.69 %
3/18/2016	3/18/2017	2,049.58	2,378.25	16.04 %	65.00 %	0.00 %	10.42 %
4/18/2016	4/18/2017	2,094.34	2,342.19	11.83 %	65.00 %	0.00 %	7.69 %
5/18/2016	5/18/2017	2,047.63	2,365.72	15.53 %	65.00 %	0.00 %	10.10 %
6/18/2016	6/18/2017	2,071.22	2,433.15	17.47 %	65.00 %	0.00 %	11.36 %
7/18/2016	7/18/2017	2,166.89	2,460.61	13.55 %	65.00 %	0.00 %	8.81 %
8/18/2016	8/18/2017	2,187.02	2,425.55	10.91 %	65.00 %	0.00 %	7.09 %
9/18/2016	9/18/2017	2,139.16	2,503.87	17.05 %	65.00 %	0.00 %	11.08 %
10/18/2016	10/18/2017	2,139.60	2,561.26	19.71 %	65.00 %	0.00 %	12.81 %
11/18/2016	11/18/2017	2,181.90	2,578.85	18.19 %	65.00 %	0.00 %	11.83 %
12/18/2016	12/18/2017	2,258.07	2,690.16	19.14 %	65.00 %	0.00 %	12.44 %
1/18/2017	1/18/2018	2,271.89	2,798.03	23.16 %	65.00 %	0.00 %	15.05 %
2/18/2017	2/18/2018	2,351.16	2,732.22	16.21 %	65.00 %	0.00 %	10.53 %
3/18/2017	3/18/2018	2,378.25	2,752.01	15.72 %	65.00 %	0.00 %	10.22 %
4/18/2017	4/18/2018	2,342.19	2,708.64	15.65 %	65.00 %	0.00 %	10.17 %
5/18/2017	5/18/2018	2,365.72	2,712.97	14.68 %	65.00 %	0.00 %	9.54 %
6/18/2017	6/18/2018	2,433.15	2,773.75	14.00 %	65.00 %	0.00 %	9.10 %
7/18/2017	7/18/2018	2,460.61	2,815.62	14.43 %	65.00 %	0.00 %	9.38 %
8/18/2017	8/18/2018	2,425.55	2,850.13	17.50 %	65.00 %	0.00 %	11.38 %
9/18/2017	9/18/2018	2,503.87	2,904.31	15.99 %	65.00 %	0.00 %	10.40 %
10/18/2017	10/18/2018	2,561.26	2,768.78	8.10 %	65.00 %	0.00 %	5.27 %
11/18/2017	11/18/2018	2,578.85	2,736.27	6.10 %	65.00 %	0.00 %	3.97 %

Kansas City Life Insurance Company

EquiFlex 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
12/18/2017	12/18/2018	2,690.16	N/A	N/A	65.00 %	0.00 %	N/A
1/18/2018	1/18/2019	2,798.03	N/A	N/A	65.00 %	0.00 %	N/A
2/18/2018	2/18/2019	2,732.22	N/A	N/A	65.00 %	0.00 %	N/A
3/18/2018	3/18/2019	2,752.01	N/A	N/A	65.00 %	0.00 %	N/A
4/18/2018	4/18/2019	2,708.64	N/A	N/A	65.00 %	0.00 %	N/A
5/18/2018	5/18/2019	2,712.97	N/A	N/A	65.00 %	0.00 %	N/A
6/18/2018	6/18/2019	2,773.75	N/A	N/A	65.00 %	0.00 %	N/A
7/18/2018	7/18/2019	2,815.62	N/A	N/A	65.00 %	0.00 %	N/A
8/18/2018	8/18/2019	2,850.13	N/A	N/A	65.00 %	0.00 %	N/A
9/18/2018	9/18/2019	2,904.31	N/A	N/A	65.00 %	0.00 %	N/A
10/18/2018	10/18/2019	2,768.78	N/A	N/A	65.00 %	0.00 %	N/A
11/18/2018	11/18/2019	2,736.27	N/A	N/A	65.00 %	0.00 %	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 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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EquiFlex Indexed Universal Life Policy, a product of Kansas City Life Insurance Company (Home Office: Kansas City, Mo.). Policy form J189 or J190. Form numbers may differ by state. Coverage may not be available in all states.