

Kansas City Life Insurance Company

Indexed Universal Life Segment History

See important notes on last page.

Updated 09/19/2020

Annual Point-to-Point S&P 500 Information

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
4/18/2013	4/18/2014	1,541.61	1,864.85	20.97 %
5/18/2013	5/18/2014	1,667.47	1,877.86	12.62 %
6/18/2013	6/18/2014	1,651.81	1,956.98	18.47 %
7/18/2013	7/18/2014	1,689.37	1,978.22	17.10 %
8/18/2013	8/18/2014	1,655.83	1,971.74	19.08 %
9/18/2013	9/18/2014	1,725.52	2,011.36	16.57 %
10/18/2013	10/18/2014	1,744.50	1,886.76	8.15 %
11/18/2013	11/18/2014	1,791.53	2,051.80	14.53 %
12/18/2013	12/18/2014	1,810.65	2,061.23	13.84 %
1/18/2014	1/18/2015	1,838.70	2,019.42	9.83 %
2/18/2014	2/18/2015	1,840.76	2,099.68	14.07 %
3/18/2014	3/18/2015	1,872.25	2,099.50	12.14 %
4/18/2014	4/18/2015	1,864.85	2,081.18	11.60 %
5/18/2014	5/18/2015	1,877.86	2,129.20	13.38 %
6/18/2014	6/18/2015	1,956.98	2,121.24	8.39 %
7/18/2014	7/18/2015	1,978.22	2,126.64	7.50 %
8/18/2014	8/18/2015	1,971.74	2,096.92	6.35 %
9/18/2014	9/18/2015	2,011.36	1,958.03	-2.65 %
10/18/2014	10/18/2015	1,886.76	2,033.11	7.76 %
11/18/2014	11/18/2015	2,051.80	2,083.58	1.55 %
12/18/2014	12/18/2015	2,061.23	2,005.55	-2.70 %
1/18/2015	1/18/2016	2,019.42	1,880.33	-6.89 %
2/18/2015	2/18/2016	2,099.68	1,917.83	-8.66 %
3/18/2015	3/18/2016	2,099.50	2,049.58	-2.38 %
4/18/2015	4/18/2016	2,081.18	2,094.34	0.63 %
5/18/2015	5/18/2016	2,129.20	2,047.63	-3.83 %
6/18/2015	6/18/2016	2,121.24	2,071.22	-2.36 %
7/18/2015	7/18/2016	2,126.64	2,166.89	1.89 %
8/18/2015	8/18/2016	2,096.92	2,187.02	4.30 %
9/18/2015	9/18/2016	1,958.03	2,139.16	9.25 %
10/18/2015	10/18/2016	2,033.11	2,139.60	5.24 %
11/18/2015	11/18/2016	2,083.58	2,181.90	4.72 %
12/18/2015	12/18/2016	2,005.55	2,258.07	12.59 %
1/18/2016	1/18/2017	1,880.33	2,271.89	20.82 %
2/18/2016	2/18/2017	1,917.83	2,351.16	22.59 %
3/18/2016	3/18/2017	2,049.58	2,378.25	16.04 %
4/18/2016	4/18/2017	2,094.34	2,342.19	11.83 %
5/18/2016	5/18/2017	2,047.63	2,365.72	15.53 %
6/18/2016	6/18/2017	2,071.22	2,433.15	17.47 %
7/18/2016	7/18/2017	2,166.89	2,460.61	13.55 %
8/18/2016	8/18/2017	2,187.02	2,425.55	10.91 %
9/18/2016	9/18/2017	2,139.16	2,503.87	17.05 %
10/18/2016	10/18/2017	2,139.60	2,561.26	19.71 %
11/18/2016	11/18/2017	2,181.90	2,578.85	18.19 %
12/18/2016	12/18/2017	2,258.07	2,690.16	19.14 %
1/18/2017	1/18/2018	2,271.89	2,798.03	23.16 %
2/18/2017	2/18/2018	2,351.16	2,732.22	16.21 %

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Indexed Universal Life Segment History (continued)

Annual Point-to-Point S&P 500 Information

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
3/18/2017	3/18/2018	2,378.25	2,752.01	15.72 %
4/18/2017	4/18/2018	2,342.19	2,708.64	15.65 %
5/18/2017	5/18/2018	2,365.72	2,712.97	14.68 %
6/18/2017	6/18/2018	2,433.15	2,773.75	14.00 %
7/18/2017	7/18/2018	2,460.61	2,815.62	14.43 %
8/18/2017	8/18/2018	2,425.55	2,850.13	17.50 %
9/18/2017	9/18/2018	2,503.87	2,904.31	15.99 %
10/18/2017	10/18/2018	2,561.26	2,768.78	8.10 %
11/18/2017	11/18/2018	2,578.85	2,736.27	6.10 %
12/18/2017	12/18/2018	2,690.16	2,546.16	-5.35 %
1/18/2018	1/18/2019	2,798.03	2,670.71	-4.55 %
2/18/2018	2/18/2019	2,732.22	2,775.60	1.59 %
3/18/2018	3/18/2019	2,752.01	2,832.94	2.94 %
4/18/2018	4/18/2019	2,708.64	2,905.03	7.25 %
5/18/2018	5/18/2019	2,712.97	2,859.53	5.40 %
6/18/2018	6/18/2019	2,773.75	2,917.75	5.19 %
7/18/2018	7/18/2019	2,815.62	2,995.11	6.37 %
8/18/2018	8/18/2019	2,850.13	2,888.68	1.35 %
9/18/2018	9/18/2019	2,904.31	3,006.73	3.53 %
10/18/2018	10/18/2019	2,768.78	2,986.20	7.85 %
11/18/2018	11/18/2019	2,736.27	3,122.03	14.10 %
12/18/2018	12/18/2019	2,546.16	3,191.14	25.33 %
1/18/2019	1/18/2020	2,670.71	3,329.62	24.67 %
2/18/2019	2/18/2020	2,775.60	3,370.29	21.43 %
3/18/2019	3/18/2020	2,832.94	2,398.10	-15.35 %
4/18/2019	4/18/2020	2,905.03	2,874.56	-1.05 %
5/18/2019	5/18/2020	2,859.53	2,953.91	3.30 %
6/18/2019	6/18/2020	2,917.75	3,115.34	6.77 %
7/18/2019	7/18/2020	2,995.11	3,224.73	7.67 %
8/18/2019	8/18/2020	2,888.68	3,389.78	17.35 %
9/18/2019	9/18/2020	3,006.73	3,319.47	10.40 %
10/18/2019	10/18/2020	2,986.20	N/A	N/A
11/18/2019	11/18/2020	3,122.03	N/A	N/A
12/18/2019	12/18/2020	3,191.14	N/A	N/A
1/18/2020	1/18/2021	3,329.62	N/A	N/A
2/18/2020	2/18/2021	3,370.29	N/A	N/A
3/18/2020	3/18/2021	2,398.10	N/A	N/A
4/18/2020	4/18/2021	2,874.56	N/A	N/A
5/18/2020	5/18/2021	2,953.91	N/A	N/A
6/18/2020	6/18/2021	3,115.34	N/A	N/A
7/18/2020	7/18/2021	3,224.73	N/A	N/A
8/18/2020	8/18/2021	3,389.78	N/A	N/A
9/18/2020	9/18/2021	3,319.47	N/A	N/A

Indexed Universal Life Segment History (continued)

Segment Maturity History

78 Segment Maturity Dates (4/18/2014 - 9/18/2020)

Indexed Credits

Exceed 0%:	67 times (85.90 %)
Between 0% and 6%:	13 times (16.67 %)
Between 6% and 19%:	44 times (56.41 %)
Exceed 19%:	10 times (12.82 %)

Indexed Credits on Charge Accounts

Indexed Account C:	Exceeded 0.75% Indexed Account Charge 66 times (84.62 %)
Indexed Account C:	Net of charges, exceeded Indexed Account A 40 times (51.28 %)
Indexed Account E:	Indexed Account E: Exceeded 3% Indexed Account Charge 62 times (79.49 %)

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. The Indexed Growth Rate also includes any multiplier but does not reflect any Indexed Account Charge.

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

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