

A message from the

President, CEO, and Vice Chairman of the Board



At Kansas City Life Insurance Company, our success has always been tied to the well-being of the communities we serve locally and throughout the country. For over 130 years, our strength as a Company has been built on a strong foundation of community partnership and shared values.

Through the dedication of our associates, we are proud to support numerous local initiatives. We have partnered with organizations such as community food banks, outreach centers, foundations benefiting arts and culture, and more, to make a tangible, positive impact right where we live and work – Kansas City.

Our commitment to giving back is more than just a responsibility; it is part of who we are. We look forward to continuing to build a better, brighter future – together.

Sincerely,

Web Biggs

Walter E. "Web" Bixby, LLIF

President, CEO, and Vice Chairman of the Board

Kansas City Life Insurance Company

Mission

To provide solutions that empower our customers to build a secure future and protect what matters most.

Vision

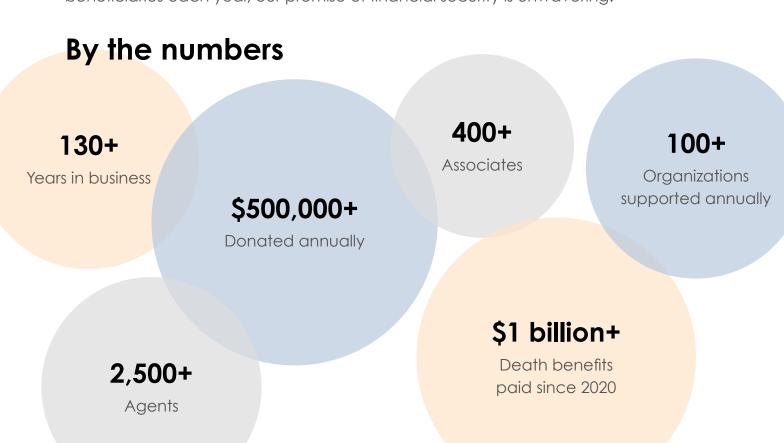
To offer Security Assured through quality products, compassionate action, and continued longevity.

Values

Reliability, honesty, integrity, sound business practices, collaboration, and service to our customers.

What we do

Kansas City Life Insurance Company's commitment to our customers has endured for over 130 years. With millions of dollars paid out in death benefits to beneficiaries each year, our promise of financial security is unwavering.



For over 130 years –

For over 130 years, Kansas City Life Insurance Company's success has been rooted in the well-being of the communities we serve. Since 1895, the Company has grown and evolved alongside our community, weathering economic challenges and celebrating periods of prosperity together. The Company is proud to support the organizations that surround us and to be a stable and reliable partner in creating a stronger, more resilient community.

Kansas City Life's approach is about consistent, meaningful action through financial resources or the dedication of associate volunteering. This has led to partnerships with organizations supporting Kansas City youth, arts and culture foundations, health and social services, and more. Our hope is that this collaborative effort helps to address the unique and evolving needs of the community, fostering sustainable growth, and demonstrating a shared commitment to building a positive future for all residents.

By remaining actively invested in the places our associates call home, we aim to create a virtuous cycle of prosperity. This enduring connection serves as a reminder that a business can thrive by focusing on the collective good and in turn, fostering a stronger internal culture. Giving back is not just a responsibility – it's part of our identity. Kansas City Life is committed to building a better future for all of our stakeholders, hand in hand with our communities.



Kansas City Life Insurance Company has been a proud supporter of over 100 nonprofit and philanthropic organizations both locally and nationally, donating over \$500,000 each year.

American Red Cross

Greater Kansas City Chapter

The American Red Cross Greater Kansas City Chapter works to prevent and alleviate human suffering in the face of emergencies by mobilizing volunteers and donors to provide disaster relief, lifesaving blood services, and training in first aid and water safety, along with essential support for military families and communities in the region. The Greater Kansas City Chapter serves over 2 million people with offices in Kansas City and St. Joseph, Mo.

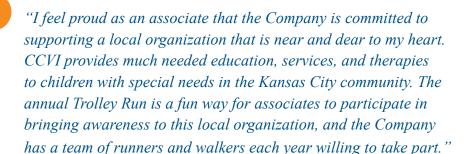
"When we speak about the value of partnerships at the American Red Cross, we often categorize them by their contributions—whether through aligned services, training, in-kind support, or financial generosity. The long-standing relationship with Kansas City Life Insurance Company transcends any single category. For over 12 years, Kansas City Life has been a pillar of philanthropic support, enabling life-saving services and community resilience through their generosity. From blood drives and disaster relief to lifesaving training and strategic leadership, their commitment exemplifies what it means to be a transformational partner. This is not just a partnership—it's a legacy of impact."

JoAnn Woody, Executive Director American Red Cross of Greater Kansas City and Northwest Missouri



Children's Center for the Visually Impaired (CCVI)

The Children's Center for the Visually Impaired (CCVI) exists to serve blind and visually impaired children, their families, and the community. CCVI's comprehensive program model provides specialized education and therapy services designed to help their students and families succeed by meeting them where they are. The annual Trolley Run is the largest fundraiser for CCVI. All money raised from the race supports educational or therapeutic services for kids with vision impairment, including those with multiple disabilities.



Katie Ernzen, Kansas City Life associate Manager, Corporate Communications and Public Information



Donate Life America

Donate Life America educates, inspires, and activates the public to say yes to registering to be an organ, eye, and tissue donor. Each year, Kansas City Life works with nonprofit Team MO-KAN, a local organization that serves as a key part of the broader Donate Life movement. The group helps educate our communities about the critical need for more organ, eye, and tissue donors in Kansas and Missouri.

"We're beyond grateful for not only the financial support received year over year from our community partners at Kansas City Life Insurance Company, but also the internal and external support we receive from the lighting of the Home Office to internal promotion for organ, eye, and tissue donation awareness. This continued support has helped to increase the number of individuals registering to be donors throughout the Company's service area."

Chris Paxton, Kansas City Life associate Senior Graphic Designer, Corporate Communications and Team MO-KAN President



Head for the Cure

Head for the Cure inspires hope for the community of brain cancer patients, their families, friends, caregivers and other supporters, while celebrating their courage, spirit, and energy. The organization does this by building awareness and raising funds through 5K run/walk events and other events to support clinical research, and igniting hope for all who have faced the disease.



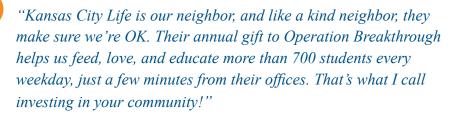
"The Company has helped Head for the Cure and supported Team Tara throughout the years; they have raised awareness to people about brain cancer and brought several employees together each year through this event. This is an event that so many people look forward to each year."

Tara Beller, Kansas City Life associate Customer Service Support Technician II, Customer Services and Claims



Operation Breakthrough

Operation Breakthrough is a Kansas City-based organization that provides a safe, loving, and educational environment for children in poverty and supports their families through advocacy, emergency aid, and education. Its programs include early childhood education, before- and after-school care, health services like an on-site dental clinic, and more. The organization also provides career and life skills support, like resume building and financial literacy for older students. Operation Breakthrough has been helping families in Kansas City since 1971.



Mary Esselman, President and CEO Operation Breakthrough



Starlight Theatre

Starlight Theatre is a nonprofit organization located in the heart of Swope Park in Kansas City, Mo. Starlight is proud to provide community engagement programming that reaches more than 30,000 Kansas Citians each year. Through transformative education and training programs, innovative partnerships with community organizations, and essential free access initiatives, Starlight enriches the lives of participants and creates meaningful community connection.



"Year after year, Kansas City Life Insurance Company has generously supported Starlight's annual Benefit Gala, helping to provide the vital funding that sustains our mission of connecting the community through live entertainment. This continued partnership makes it possible for more people to experience the magic of Starlight, many of whom might not otherwise have the opportunity. We are deeply grateful for Kansas City Life's enduring generosity and belief in our work."

Andrew Lang, Vice President of Philanthropy Starlight Theatre



Our associates –

The heart of the Company

Kansas City Life associates are at the core of our operations, powering our work and extending our impact beyond the walls of our Home Office. Through the committed efforts of these individuals, the Company fosters strong and meaningful relationships with community partners.



A legacy of trust, a future of security

A promise of financial strength is only as good as the company that makes it. When Kansas City Life makes a promise, we stand behind it. Since 1895, we have assisted policyholders through world wars, the Great Depression, and various periods of recession and inflation.

Kansas City Life's reputation is built on integrity, sound investment strategies, and honest business practices. To us, integrity is not an outdated notion in today's fast-paced world. It is the guiding force behind every decision we make. Every product we sell is backed by more than a century of quality service and financial security.



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