



KANSAS CITY LIFE

Century II Variable Product Series

Accumulator Variable Universal Life Current Performance Ending March 31, 2024

KCL Current Fixed Account Crediting Rate ¹

Non-Surrendered Contracts Subaccount Average Annual Total Return ²

Since Inception
Inception Date of
of Subacct Subaccount

| Classification | Subaccount | YTD | 1 YR | 3 YR | 5 YR | 10 YR | Since Inception of Subacct | Inception Date of Subaccount |
|--|---|--------|--------|--------|--------|--------|----------------------------|------------------------------|
| Diversified Emerging Markets | | | | | | | | |
| | Templeton Developing Markets VIP 2 | 11.62% | 11.62% | -6.93% | 3.29% | 1.40% | 2.50% | 5/1/1997 |
| Small Company - Small Blend | | | | | | | | |
| | Columbia VP Select Smaller-Cap Value 2 | 12.29% | 12.29% | 7.30% | 9.36% | 5.65% | 7.07% | 5/3/2010 |
| | LVIP JPMorgan Insurance Small Cap Core 1 | 12.09% | 12.09% | 2.53% | 8.43% | 6.14% | 8.28% | 1/3/1995 |
| Small Company - Small Growth | | | | | | | | |
| | BNY Mellon VIF Opp Small Cap Init | 8.31% | 8.31% | 1.09% | 8.17% | 5.20% | 12.68% | 8/31/1990 |
| Growth - Diversified Emerging Markets | | | | | | | | |
| | Amer Funds New World Fund® | 14.96% | 14.96% | -2.64% | 7.66% | 3.98% | 7.23% | 6/17/1999 |
| Growth - Large Blend | | | | | | | | |
| | BNY Mellon Sustainable US Equity Portfolio | 22.72% | 22.72% | 5.69% | 14.10% | 9.47% | 8.27% | 10/7/1993 |
| | BNY Mellon VIF Appreciation Initial | 19.89% | 19.89% | 7.04% | 15.19% | 10.09% | 9.30% | 4/5/1993 |
| | Invesco VI Core Equity I | 22.26% | 22.26% | 6.82% | 11.94% | 6.83% | 7.78% | 5/2/1994 |
| | MFS VIT Research Init | 21.33% | 21.33% | 7.18% | 13.39% | 9.83% | 8.42% | 7/26/1995 |
| Growth - Large Growth | | | | | | | | |
| | American Century VP Ultra® I | 42.80% | 42.80% | 5.60% | 18.65% | 14.07% | 8.51% | 5/1/2001 |
| | VIP Contrafund Service 2 | 31.93% | 31.93% | 6.70% | 15.32% | 10.33% | 10.69% | 1/12/2000 |
| | Invesco VI American Franchise I | 39.67% | 39.67% | 1.89% | 15.12% | 10.70% | 9.72% | 7/3/1995 |
| | MFS VIT Growth Init | 34.65% | 34.65% | 3.75% | 14.85% | 11.96% | 9.68% | 7/24/1995 |
| Growth - Large Value | | | | | | | | |
| | American Century VP Value I | 8.12% | 8.12% | 9.96% | 10.87% | 7.55% | 8.24% | 5/1/1996 |
| Growth - Mid Cap Blend | | | | | | | | |
| | LVIP JPMorgan Insurance Mid Cap Value 1 | 9.92% | 9.92% | 8.80% | 9.98% | 7.09% | 9.43% | 9/28/2001 |
| Growth - Mid Cap Growth | | | | | | | | |
| | American Century VP Capital Apprec I | 19.61% | 19.61% | -2.08% | 12.23% | 8.38% | 8.56% | 11/20/1987 |
| | Franklin Small Mid Cap Growth VIP 2 | 25.60% | 25.60% | -3.45% | 12.50% | 7.99% | 8.29% | 1/6/1999 |
| | Columbia VP Select Mid Cap Growth 2 | 23.81% | 23.81% | -0.83% | 11.78% | 8.40% | 6.77% | 5/3/2010 |
| Growth - Mid Cap Value | | | | | | | | |
| | American Century VP Mid Cap Value I | 5.19% | 5.19% | 7.94% | 10.06% | 7.80% | 8.91% | 12/1/2004 |
| Growth & Income - Large Blend | | | | | | | | |
| | Amer Funds Growth-Income Fund | 25.01% | 25.01% | 8.36% | 12.35% | 10.16% | 10.91% | 4/30/1997 |
| Growth & Income - Large Growth | | | | | | | | |
| | LVIP JPMorgan Insurance US Equity 1 | 26.03% | 26.03% | 9.19% | 16.11% | 11.43% | 8.73% | 3/30/1995 |
| Growth & Income - Large Value | | | | | | | | |
| | American Century VP Disciplined Core Values | 7.68% | 7.68% | 4.50% | 9.21% | 7.22% | 6.48% | 10/30/1997 |
| Growth and Income - 70% to 85% Equity | | | | | | | | |
| | Calamos Growth & Income Portfolio | 19.05% | 19.05% | 4.73% | 11.64% | 7.72% | 7.23% | 5/19/1999 |
| Growth and Income - Large Blend | | | | | | | | |
| | BNY Mellon Stock Index Init | 24.80% | 24.80% | 8.74% | 14.35% | 10.74% | 9.42% | 9/29/1989 |
| Allocation - 50 to 70% Equity | | | | | | | | |
| | Amer Funds Asset Allocation Fund | 13.25% | 13.25% | 3.50% | 8.22% | 6.52% | 7.92% | 4/30/1997 |
| | FHIS Managed Volatility Fund II | 7.71% | 7.71% | 2.64% | 5.20% | 3.69% | 5.35% | 2/10/1994 |
| | MFS VIT Total Return Init | 9.46% | 9.46% | 3.52% | 7.57% | 5.58% | 7.35% | 1/3/1995 |
| Managed Volatility - Asset Allocation 30% to 50% Equity | | | | | | | | |
| | TOPS® Managed Risk Balanced ETF 2 | | | | | | | |
| Managed Volatility - Asset Allocation 50% to 70% Equity | | | | | | | | |
| | Amer Funds Managed Risk Asset Allocation Fund | 9.25% | 9.25% | 1.27% | 4.97% | 4.03% | 5.42% | 9/28/2012 |
| | TOPS® Managed Risk Moderate Gr ETF 2 | 9.44% | 9.44% | 1.13% | 4.59% | 2.60% | 3.45% | 6/9/2011 |
| Managed Volatility - Asset Allocation 70% to 85% Equity | | | | | | | | |
| | TOPS® Managed Risk Growth ETF 2 | 10.15% | 10.15% | 1.67% | 4.92% | 2.40% | 3.13% | 4/26/2011 |
| Managed Volatility - Foreign Large Growth | | | | | | | | |
| | Amer Funds Managed Risk International Fund | 5.27% | 5.27% | -5.75% | -0.11% | -0.44% | 0.39% | 5/1/2013 |
| Managed Volatility - Large Growth | | | | | | | | |
| | Amer Funds Managed Risk Growth Fund | 22.40% | 22.40% | 0.65% | 9.99% | 7.57% | 8.48% | 5/1/2013 |



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Non-Surrendered Contracts Subaccount Average Annual Total Return ²

| Classification | Subaccount | YTD | 1 YR | 3 YR | 5 YR | 10 YR | Since Inception of Subacct | Inception Date of Subaccount |
|---|---|--------|--------|--------|--------|--------|----------------------------|------------------------------|
| Managed Volatility - Large Growth and Income | | | | | | | | |
| | Amer Funds Managed Risk Growth-Income Fun | 14.86% | 14.86% | 2.54% | 6.64% | 5.43% | 6.56% | 5/1/2013 |
| Managed Volatility - Large Value Growth and Income | | | | | | | | |
| | Amer Funds Managed Risk Washington Mutual | 8.75% | 8.75% | 4.35% | 4.65% | 4.02% | 4.87% | 5/1/2013 |
| Target Date - Asset Allocation | | | | | | | | |
| | VIP Freedom® 2010 SC2 | | | | | | | |
| | VIP Freedom® 2015 SC2 | 9.65% | 9.65% | -0.48% | 5.34% | 3.99% | 4.89% | 4/26/2005 |
| | VIP Freedom® 2020 SC2 | 11.22% | 11.22% | 0.10% | 6.26% | 4.53% | 5.21% | 4/26/2005 |
| | VIP Freedom® 2025 SC2 | 12.31% | 12.31% | 0.55% | 7.01% | 4.98% | 5.73% | 4/26/2005 |
| | VIP Freedom® 2030 SC2 | 13.43% | 13.43% | 1.16% | 8.04% | 5.64% | 6.03% | 4/26/2005 |
| | VIP Freedom® 2035 SC2 | 15.49% | 15.49% | 2.37% | 9.58% | 6.44% | 10.05% | 4/8/2009 |
| | VIP Freedom® 2040 SC2 | 17.55% | 17.55% | 3.44% | 10.65% | 6.91% | 10.46% | 4/8/2009 |
| | VIP Freedom® 2045 SC2 | 18.12% | 18.12% | 3.60% | 10.75% | 6.95% | 10.57% | 4/8/2009 |
| | VIP Freedom® 2050 SC2 | 18.13% | 18.13% | 3.59% | 10.74% | 6.95% | 10.66% | 4/8/2009 |
| Target Date Retirement - Asset Allocation | | | | | | | | |
| | VIP Freedom® Income SC2 | 6.69% | 6.69% | -1.79% | 2.75% | 2.20% | 3.00% | 4/26/2005 |
| Foreign Stock - Large Growth | | | | | | | | |
| | American Century VP International I | 11.57% | 11.57% | -3.57% | 7.32% | 3.14% | 5.18% | 4/29/1994 |
| Foreign Stock - Large Value | | | | | | | | |
| | Templeton Foreign VIP 2 | 19.68% | 19.68% | 4.20% | 4.32% | 0.38% | 5.47% | 5/1/1997 |
| World Allocation - Growth | | | | | | | | |
| | Amer Funds Capital Income Builder® | 8.04% | 8.04% | 4.24% | 6.50% | | 3.90% | 5/1/2014 |
| World Allocation - Large Cap | | | | | | | | |
| | Amer Funds Global Growth Fund | 21.51% | 21.51% | 1.50% | 12.63% | 8.83% | 9.49% | 4/30/1997 |
| Specialty - Global Real Estate | | | | | | | | |
| | Franklin Global Real Estate VIP 2 | 10.44% | 10.44% | 0.56% | 2.95% | 2.85% | 6.40% | 1/6/1999 |
| Specialty - Technology | | | | | | | | |
| | Columbia VP Seligman Global Tech 2 | 43.58% | 43.58% | 10.04% | 24.22% | 19.03% | 12.19% | 5/1/2000 |
| | Invesco VI Technology I | 45.63% | 45.63% | -0.58% | 13.89% | 11.24% | 6.89% | 5/20/1997 |
| Specialty - Utility | | | | | | | | |
| | MFS VIT Utilities Series Initial | -2.98% | -2.98% | 3.08% | 7.34% | 5.44% | 9.96% | 1/3/1995 |
| Corporate Bond - High Yield | | | | | | | | |
| | FHIS High Income Bond II | 11.71% | 11.71% | 0.49% | 3.81% | 3.19% | 5.64% | 3/1/1994 |
| Corporate Bond - Intermediate Term Bond | | | | | | | | |
| | MFS VIT Total Return Bond Initial | 6.42% | 6.42% | -3.73% | 0.93% | 1.30% | 3.99% | 10/24/1995 |
| Income - Multisector Bond | | | | | | | | |
| | MFS VIT II Income Initial | 6.63% | 6.63% | -3.17% | 1.71% | 1.74% | 4.10% | 5/6/1998 |
| Inflation-Protected Bond | | | | | | | | |
| | American Century VP Inflation Prot II | 2.88% | 2.88% | -2.01% | 2.13% | 1.39% | 2.75% | 12/31/2002 |
| World Bond | | | | | | | | |
| | Amer Funds Capital World Bond Fund | 5.19% | 5.19% | -6.84% | -1.22% | -0.33% | 1.97% | 11/6/2006 |
| Money Market | | | | | | | | |
| | FHIS Government Money Fund II | 3.58% | 3.58% | 0.96% | 0.58% | -0.01% | 1.61% | 11/21/1994 |



Accumulator Variable Universal Life

Footnotes

Kansas City Life's Accumulator Variable Universal Life (VUL) is a flexible premium life insurance contract designed to provide long-term life insurance benefits. Before purchasing, you should evaluate the contract in conjunction with other insurance policies you own and carefully consider your life insurance protection needs.

Variable life insurance contracts have primarily been used as a way to provide funds for paying estate taxes and final expenses but may fill other personal insurance needs such as providing for gifts to charity or funding trusts for children with special needs. Variable life insurance contracts may also be used to meet a variety of business insurance needs, including buy-sell agreements between business partners, executive bonus plans or key employee insurance.

As long as it remains in force, the contract provides lifetime insurance protection on the Insured until the Maturity Date. You pay premiums for insurance coverage. The contract also provides for accumulation of premiums and a value if the contract terminates. The value during the early years of the contract is likely to be much lower than the premiums paid. The success of your insurance program will, of course, depend on the commitment you make to it through regular and adequate premium payments.

Kansas City Life's Accumulator Variable Universal Life combines investment features with the many tax advantages found in life insurance. With this one financial product, you have the opportunity to achieve both your protection and investment goals. Tax advantages of the contract include tax-deferred earnings, tax-free transfers and tax-free loans. Flexible premiums, death benefit options and a variety of benefit riders are other features of Kansas City Life's Accumulator VUL.

A current copy of the Kansas City Life Accumulator VUL prospectus must accompany or precede this material. The prospectus contains complete information about the contract, including charges and expenses, and should be read carefully before investing. Consider the investment objectives, risks and charges and expenses of the investment company carefully before investing. The prospectus contains this, and other, information and should be read carefully before investing.

Kansas City Life's Variable Life contract owners may invest in one or more subaccounts and the assets are then invested in a corresponding underlying portfolio. Each of the portfolios has a different investment objective which will affect its return and its risk.

The performance data quoted represents past performance and is not an estimate or guarantee of future performance. Your contract value and the actual investment return of the subaccounts will fluctuate in response to market conditions and the specific portfolios you choose 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. Please refer to the section of the prospectus entitled "How Your Contract Values Vary" for a description of the relationship between investment performance and contract benefits.

Many of the underlying investment options were active before January 1, 1996, the effective date of the Kansas City Life Variable Universal Life Separate Account. Where applicable, performance includes historical performance for periods before the investment option was available in the product, applying contract charges assessed at the separate account level to approximate the performance the investment option would have achieved inside the Separate Account.

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 Fund. An investment in this portfolio is not insured or guaranteed by the FDIC or any other government agency.

¹ Rate subject to change. We guarantee to credit at least 2.00% on the KCL Fixed Account. This guarantee is backed by the claims-paying ability of Kansas City Life.

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.

Kansas City Life Century II Variable Product Series Distributed Through Sunset Financial Services, Inc.

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