



KANSAS CITY LIFE

Century II Variable Product Series

Affinity Variable Annuity Current Performance Ending September 30, 2024

KCL Current Fixed Account Crediting Rate is 3.00% ¹

| | | Non-Surrendered Contracts | | | | | | | Surrendered Contracts | | | |
|--|---|--|--------|--------|--------|--------|----------------------------|------------------------------|---|--------|--------|----------------------------|
| | | Non-Standard Subaccount Average Annual Total Return ² | | | | | | | Non-Standard Subaccount Average Annual Total Return for Surrendered Policies ² | | | |
| Classification | Subaccount | YTD | 1 YR | 3 YR | 5 YR | 10 YR | Since Inception of Subacct | Inception Date of Subaccount | 1 YR | 5 YR | 10 YR | Since Inception of Subacct |
| Diversified Emerging Markets | | | | | | | | | | | | |
| | Templeton Developing Markets VIP 2 | 14.10% | 22.48% | -1.33% | 3.50% | 2.66% | 2.02% | 5/1/1997 | 12.68% | 2.44% | 2.66% | 2.02% |
| Small Company - Small Blend | | | | | | | | | | | | |
| | Columbia VP Select Smaller-Cap Value 2 | 12.35% | 23.38% | 3.55% | 9.06% | 6.14% | 6.18% | 5/3/2010 | 13.51% | 7.95% | 6.14% | 6.18% |
| | LVIP JPMorgan Insurance Small Cap Core 1 | 11.07% | 23.76% | 0.87% | 7.94% | 7.05% | 7.45% | 1/3/1995 | 13.86% | 6.84% | 7.05% | 7.45% |
| Small Company - Small Growth | | | | | | | | | | | | |
| | BNY Mellon VIF Opp Small Cap Init | 7.84% | 17.56% | -0.47% | 6.97% | 6.37% | 11.56% | 8/31/1990 | 8.16% | 5.88% | 6.37% | 11.56% |
| Growth - Diversified Emerging Markets | | | | | | | | | | | | |
| | Amer Funds New World Fund® | 12.94% | 22.55% | -0.32% | 6.42% | 4.74% | 6.36% | 6/17/1999 | 12.75% | 5.33% | 4.74% | 6.36% |
| Growth - Large Blend | | | | | | | | | | | | |
| | BNY Mellon Sustainable US Equity Portfolio | 22.28% | 36.72% | 7.72% | 13.42% | 10.26% | 7.77% | 10/7/1993 | 25.78% | 12.26% | 10.26% | 7.77% |
| | BNY Mellon VIF Appreciation Initial | 13.03% | 24.04% | 6.38% | 12.74% | 10.40% | 8.49% | 4/5/1993 | 14.12% | 11.59% | 10.40% | 8.49% |
| | Invesco VI Core Equity I | 20.37% | 32.19% | 7.93% | 11.82% | 7.67% | 7.26% | 5/2/1994 | 21.61% | 10.68% | 7.67% | 7.26% |
| | MFS VIT Research Init | 15.70% | 29.70% | 7.30% | 11.58% | 10.39% | 7.78% | 7/26/1995 | 19.32% | 10.44% | 10.39% | 7.78% |
| Growth - Large Growth | | | | | | | | | | | | |
| | LVIP American Century Ultra® II | 20.23% | 36.95% | 6.84% | 17.79% | 14.70% | 7.97% | 5/1/2001 | 25.99% | 16.59% | 14.70% | 7.97% |
| | VIP Contrafund Service 2 | 28.02% | 41.99% | 10.23% | 16.62% | 11.83% | 10.34% | 1/12/2000 | 30.63% | 15.43% | 11.83% | 10.34% |
| | Invesco VI American Franchise I | 24.62% | 41.92% | 6.35% | 15.18% | 12.10% | 9.19% | 7/3/1995 | 30.57% | 14.00% | 12.10% | 9.19% |
| | MFS VIT Growth Init | 24.32% | 39.71% | 6.55% | 13.99% | 13.55% | 9.27% | 7/24/1995 | 28.53% | 12.83% | 13.55% | 9.27% |
| Growth - Large Value | | | | | | | | | | | | |
| | LVIP American Century Value II | 10.54% | 20.59% | 7.36% | 9.56% | 7.30% | 7.45% | 5/1/1996 | 10.94% | 8.44% | 7.30% | 7.45% |
| Growth - Mid Cap Blend | | | | | | | | | | | | |
| | LVIP JPMorgan Insurance Mid Cap Value 1 | 13.58% | 26.69% | 6.59% | 8.50% | 7.37% | 8.87% | 9/28/2001 | 16.55% | 7.39% | 7.37% | 8.87% |
| Growth - Mid Cap Growth | | | | | | | | | | | | |
| | LVIP American Century Capital Apprec II | 15.83% | 28.33% | 0.30% | 9.91% | 9.27% | 7.74% | 11/20/1987 | 18.06% | 8.79% | 9.27% | 7.74% |
| | Franklin Small Mid Cap Growth VIP 2 | 6.30% | 22.70% | -4.72% | 9.24% | 7.95% | 7.34% | 1/6/1999 | 12.88% | 8.13% | 7.95% | 7.34% |
| | Columbia VP Select Mid Cap Growth 2 | 12.78% | 26.12% | -0.60% | 9.52% | 8.96% | 6.09% | 5/3/2010 | 16.03% | 8.40% | 8.96% | 6.09% |
| Growth - Mid Cap Value | | | | | | | | | | | | |
| | LVIP American Century Mid Cap Value II | 10.57% | 21.66% | 6.38% | 7.79% | 7.52% | 8.41% | 12/1/2004 | 11.93% | 6.69% | 7.52% | 8.41% |
| Growth & Income - Large Blend | | | | | | | | | | | | |
| | Amer Funds Growth-Income Fund | 20.11% | 35.40% | 9.97% | 12.84% | 10.68% | 9.87% | 4/30/1997 | 24.57% | 11.69% | 10.68% | 9.87% |
| Growth & Income - Large Growth | | | | | | | | | | | | |
| | LVIP JPMorgan Insurance US Equity 1 | 21.34% | 35.54% | 10.81% | 16.13% | 12.27% | 8.22% | 3/30/1995 | 24.70% | 14.94% | 12.27% | 8.22% |
| Growth & Income - Large Value | | | | | | | | | | | | |
| | LVIP American Century Disciplined Core Value II | 14.14% | 23.99% | 3.86% | 8.63% | 7.45% | 5.92% | 10/30/1997 | 14.07% | 7.52% | 7.45% | 5.92% |
| Growth and Income - 70% to 85% Equity | | | | | | | | | | | | |
| | Calamos Growth & Income Portfolio | 16.16% | 26.88% | 6.03% | 11.24% | 8.49% | 6.78% | 5/19/1999 | 16.73% | 10.10% | 8.49% | 6.78% |
| Growth and Income - Large Blend | | | | | | | | | | | | |
| | BNY Mellon Stock Index Init | 20.52% | 34.05% | 10.06% | 14.05% | 11.51% | 8.73% | 9/29/1989 | 23.33% | 12.89% | 11.51% | 8.73% |
| Allocation - 50 to 70% Equity | | | | | | | | | | | | |
| | Amer Funds Asset Allocation Fund | 13.97% | 24.81% | 4.99% | 7.94% | 6.90% | 6.88% | 4/30/1997 | 14.83% | 6.84% | 6.90% | 6.88% |
| | FHIS Managed Volatility Fund II | 15.01% | 25.61% | 3.94% | 5.29% | 3.62% | 4.43% | 2/10/1994 | 15.56% | 4.22% | 3.62% | 4.43% |
| | MFS VIT Total Return Init | 9.00% | 18.45% | 3.33% | 6.15% | 5.55% | 6.51% | 1/3/1995 | 8.97% | 5.07% | 5.55% | 6.51% |



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KCL Current Fixed Account Crediting Rate is 3.00% ¹

Non-Surrendered Contracts

Surrendered Contracts

Non-Standard Subaccount Average Annual Total Return ²

Non-Standard Subaccount Average Annual Total Return for Surrendered Policies ²

| Classification | Subaccount | YTD | 1 YR | 3 YR | 5 YR | 10 YR | Since Inception of Subacct | Inception Date of Subaccount | Since Inception of Subacct | | | | |
|--|--|--------|--------|--------|--------|--------|----------------------------|------------------------------|----------------------------|--------|--------|------------|--|
| | | | | | | | | | 1 YR | 5 YR | 10 YR | of Subacct | |
| Managed Volatility - Asset Allocation 30% to 50% Equity | | | | | | | | | | | | | |
| | TOPS® Managed Risk Balanced ETF 2 | 7.67% | 15.02% | 1.13% | 3.23% | 2.47% | 2.77% | 6/9/2011 | 5.82% | 2.18% | 2.47% | 2.77% | |
| Managed Volatility - Asset Allocation 50% to 70% Equity | | | | | | | | | | | | | |
| | Amer Funds Managed Risk Asset Allocation Fund | 12.33% | 21.62% | 2.76% | 4.87% | 4.40% | 5.31% | 9/28/2012 | 11.89% | 3.80% | 4.40% | 5.31% | |
| | TOPS® Managed Risk Moderate Gr ETF 2 | 9.05% | 17.31% | 1.61% | 4.11% | 2.92% | 3.37% | 6/9/2011 | 7.93% | 3.05% | 2.92% | 3.37% | |
| Managed Volatility - Asset Allocation 70% to 85% Equity | | | | | | | | | | | | | |
| | TOPS® Managed Risk Growth ETF 2 | 9.36% | 18.45% | 1.94% | 4.60% | 2.84% | 3.08% | 4/26/2011 | 8.97% | 3.53% | 2.84% | 3.08% | |
| Managed Volatility - Foreign Large Growth | | | | | | | | | | | | | |
| | Amer Funds Managed Risk International Fund | 6.69% | 13.41% | -4.01% | -0.91% | -0.05% | 0.22% | 5/1/2013 | 4.34% | -1.92% | -0.05% | 0.22% | |
| Managed Volatility - Large Growth | | | | | | | | | | | | | |
| | Amer Funds Managed Risk Growth Fund | 15.81% | 28.19% | 2.93% | 10.75% | 8.29% | 8.53% | 5/1/2013 | 17.93% | 9.62% | 8.29% | 8.53% | |
| Managed Volatility - Large Growth and Income | | | | | | | | | | | | | |
| | Amer Funds Managed Risk Growth-Income Fund | 15.16% | 26.50% | 4.38% | 7.10% | 5.78% | 6.68% | 5/1/2013 | 16.38% | 6.01% | 5.78% | 6.68% | |
| Managed Volatility - Large Value Growth and Income | | | | | | | | | | | | | |
| | Amer Funds Managed Risk Washington Mutual Fund | 13.35% | 23.00% | 5.77% | 5.75% | 3.96% | 4.95% | 5/1/2013 | 13.16% | 4.67% | 3.96% | 4.95% | |
| Target Date - Asset Allocation | | | | | | | | | | | | | |
| | VIP Freedom® 2010 SC2 | 7.39% | 14.49% | 0.07% | 3.19% | 3.37% | 3.95% | 4/26/2005 | 5.33% | 2.14% | 3.37% | 3.95% | |
| | VIP Freedom® 2015 SC2 | 8.65% | 16.71% | 0.69% | 4.20% | 4.12% | 4.48% | 4/26/2005 | 7.37% | 3.14% | 4.12% | 4.48% | |
| | VIP Freedom® 2020 SC2 | 10.08% | 19.19% | 1.36% | 5.22% | 4.78% | 4.86% | 4/26/2005 | 9.65% | 4.15% | 4.78% | 4.86% | |
| | VIP Freedom® 2025 SC2 | 11.20% | 21.00% | 1.87% | 6.00% | 5.31% | 5.42% | 4/26/2005 | 11.32% | 4.92% | 5.31% | 5.42% | |
| | VIP Freedom® 2030 SC2 | 12.16% | 22.55% | 2.48% | 6.95% | 6.08% | 5.75% | 4/26/2005 | 12.75% | 5.86% | 6.08% | 6.29% | |
| | VIP Freedom® 2035 SC2 | 13.89% | 25.16% | 3.60% | 8.56% | 7.05% | 9.86% | 4/8/2009 | 15.15% | 7.45% | 7.05% | 9.86% | |
| | VIP Freedom® 2040 SC2 | 16.00% | 28.30% | 4.88% | 9.96% | 7.71% | 10.39% | 4/8/2009 | 18.04% | 8.84% | 7.71% | 10.39% | |
| | VIP Freedom® 2045 SC2 | 16.77% | 29.40% | 5.27% | 10.21% | 7.83% | 10.54% | 4/8/2009 | 19.05% | 9.09% | 7.83% | 10.54% | |
| | VIP Freedom® 2050 SC2 | 16.74% | 29.37% | 5.27% | 10.21% | 7.82% | 10.62% | 4/8/2009 | 19.02% | 9.09% | 7.82% | 10.62% | |
| Target Date Retirement - Asset Allocation | | | | | | | | | | | | | |
| | VIP Freedom® Income SC2 | 6.09% | 12.37% | -0.52% | 1.84% | 2.14% | 2.55% | 4/26/2005 | 3.38% | 0.80% | 2.14% | 2.55% | |
| Foreign Stock - Large Growth | | | | | | | | | | | | | |
| | LVIP American Century International II | 10.19% | 21.65% | -2.48% | 5.83% | 4.04% | 4.43% | 4/29/1994 | 11.92% | 4.75% | 4.04% | 4.43% | |
| Foreign Stock - Large Value | | | | | | | | | | | | | |
| | Templeton Foreign VIP 2 | 8.35% | 17.64% | 4.98% | 5.05% | 1.07% | 4.61% | 5/1/1997 | 8.23% | 3.98% | 1.07% | 4.61% | |
| World Allocation - Growth | | | | | | | | | | | | | |
| | Amer Funds Capital Income Builder® | 12.28% | 22.25% | 5.50% | 6.30% | 4.28% | 4.10% | 5/1/2014 | 12.47% | 5.22% | 4.28% | 4.10% | |
| World Allocation - Large Cap | | | | | | | | | | | | | |
| | Amer Funds Global Growth Fund | 15.84% | 29.91% | 2.74% | 11.51% | 9.69% | 8.60% | 4/30/1997 | 19.52% | 10.37% | 9.69% | 8.60% | |
| Specialty - Global Real Estate | | | | | | | | | | | | | |
| | Franklin Global Real Estate VIP 2 | 9.65% | 25.80% | -1.33% | 0.88% | 2.73% | 5.50% | 1/6/1999 | 15.74% | -0.15% | 2.73% | 5.50% | |
| Specialty - Technology | | | | | | | | | | | | | |
| | Columbia VP Seligman Global Tech 2 | 16.47% | 33.20% | 9.13% | 20.47% | 18.58% | 11.38% | 5/1/2000 | 22.54% | 19.24% | 18.58% | 11.38% | |
| | Invesco VI Technology I | 19.81% | 38.91% | 2.57% | 13.26% | 12.09% | 6.49% | 5/20/1997 | 27.80% | 12.10% | 12.09% | 6.49% | |
| Specialty - Utility | | | | | | | | | | | | | |
| | MFS VIT Utilities Series Initial | 19.49% | 31.52% | 8.21% | 6.41% | 5.71% | 9.37% | 1/3/1995 | 21.00% | 5.32% | 5.71% | 9.37% | |
| Corporate Bond - High Yield | | | | | | | | | | | | | |
| | FHIS High Income Bond II | 5.52% | 12.30% | 0.77% | 2.39% | 3.07% | 4.73% | 3/1/1994 | 3.32% | 1.34% | 3.07% | 4.73% | |



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| Classification | Subaccount | Non-Surrendered Contracts | | | | | | | Surrendered Contracts | | | |
|--|--|--|--------|--------|--------|--------|----------------------------|------------------------------|---|--------|--------|----------------------------|
| | | Non-Standard Subaccount Average Annual Total Return ² | | | | | | | Non-Standard Subaccount Average Annual Total Return for Surrendered Policies ² | | | |
| | | YTD | 1 YR | 3 YR | 5 YR | 10 YR | Since Inception of Subacct | Inception Date of Subaccount | 1 YR | 5 YR | 10 YR | Since Inception of Subacct |
| Corporate Bond - Intermediate Term Bond | | | | | | | | | | | | |
| | MFS VIT Total Return Bond Initial | 4.29% | 11.45% | -2.27% | -0.39% | 0.90% | 3.12% | 10/24/1995 | 2.53% | -1.41% | 0.90% | 3.12% |
| Income - Multisector Bond | | | | | | | | | | | | |
| | MFS VIT II Income Initial | 4.87% | 11.99% | -1.89% | 0.26% | 1.49% | 3.13% | 5/6/1998 | 3.03% | -0.76% | 1.49% | 3.13% |
| Inflation-Protected Bond | | | | | | | | | | | | |
| | LVIP American Century Inflation Prot Service | 3.58% | 8.13% | -2.64% | 0.58% | 0.58% | 1.80% | 12/31/2002 | -0.52% | -0.45% | 0.58% | 1.80% |
| World Bond | | | | | | | | | | | | |
| | Amer Funds Capital World Bond Fund | 2.08% | 10.90% | -5.06% | -2.40% | -1.00% | 1.03% | 11/6/2006 | 2.03% | -3.40% | -1.00% | 1.03% |
| Money Market | | | | | | | | | | | | |
| | FHIS Government Money Fund II | 2.56% | 3.42% | 1.66% | 0.53% | -0.15% | 0.75% | 11/21/1994 | -4.85% | -0.50% | -0.15% | 0.75% |

Footnotes

The numbers shown in the above table assume a single hypothetical investment of \$1000. The performance figures represent past performance only and neither guarantee nor predict future investment results. Investment return and principal value of a Kansas City Life VA will fluctuate 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. Figures shown are unaudited.

Returns reflect deductions of a 1.25% annual mortality and expense charge, a 0.15% asset based administrative charge and an annual fee of \$30.

The performance returns for "Surrendered Contracts" include the maximum surrender charge (8% in the first two years, graded down to zero by the end of the eighth year). The other returns shown ("Non-Surrendered Contracts") do not include the applicable surrender charge.

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

This information must be preceded or accompanied by a current prospectus. Consider the investment objectives, risks and charges and expenses of the investment company carefully before investing. The prospectus contains this, and other, information about the investment company. Please read the prospectus carefully before you invest.

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

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.

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