



**Freedom Variable Annuity Current Performance Ending
December 31, 2023**

KCL Current Fixed Account Crediting Rate ¹

Non-Standard Subaccount Average Annual Total Return ²

Century II Variable Product Series

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	10.78%	10.78%	-7.62%	2.52%	0.64%	1.34%	5/1/1997
Small Company - Small Blend								
	Columbia VP Select Smaller-Cap Value 2	11.01%	11.01%	6.07%	8.11%	4.45%	5.61%	5/3/2010
	LVIP JPMorgan Insurance Small Cap Core 1	11.25%	11.25%	1.76%	7.62%	5.35%	7.00%	1/3/1995
Small Company - Small Growth								
	BNY Mellon VIF Opp Small Cap Init	7.50%	7.50%	0.33%	7.37%	4.42%	11.31%	8/31/1990
Growth - Diversified Emerging Markets								
	Amer Funds New World Fund®	14.10%	14.10%	-3.36%	6.86%	2.98%	5.78%	6/17/1999
Growth - Large Blend								
	BNY Mellon Sustainable US Equity Portfolio	21.80%	21.80%	4.90%	13.25%	8.65%	6.99%	10/7/1993
	BNY Mellon VIF Appreciation Initial	19.00%	19.00%	6.25%	14.33%	9.27%	8.01%	4/5/1993
	Invesco VI Core Equity I	21.35%	21.35%	6.02%	11.10%	6.03%	6.52%	5/2/1994
	MFS VIT Research Init	20.42%	20.42%	6.38%	12.54%	9.01%	7.17%	7/26/1995
Growth - Large Growth								
	American Century VP Ultra® I	41.17%	41.17%	4.39%	17.29%	12.76%	7.10%	5/1/2001
	VIP Contrafund Service 2	30.95%	30.95%	5.90%	14.46%	9.51%	9.41%	1/12/2000
	Invesco VI American Franchise I	38.63%	38.63%	1.13%	14.27%	9.87%	8.33%	7/3/1995
	MFS VIT Growth Init	33.65%	33.65%	2.98%	13.99%	11.12%	8.42%	7/24/1995
Growth - Large Value								
	American Century VP Value I	7.32%	7.32%	9.14%	10.04%	6.75%	7.01%	5/1/1996
Growth - Mid Cap Blend								
	LVIP JPMorgan Insurance Mid Cap Value 1	9.10%	9.10%	7.99%	9.16%	6.29%	8.29%	9/28/2001
Growth - Mid Cap Growth								
	American Century VP Capital Apprec I	18.72%	18.72%	-2.81%	11.39%	7.57%	7.20%	11/20/1987
	Franklin Small Mid Cap Growth VIP 2	24.67%	24.67%	-4.17%	11.66%	7.18%	7.05%	1/6/1999
	Columbia VP Select Mid Cap Growth 2	22.88%	22.88%	-1.57%	10.94%	7.59%	5.47%	5/3/2010
Growth - Mid Cap Value								
	American Century VP Mid Cap Value I	4.40%	4.40%	7.14%	9.23%	6.99%	7.92%	12/1/2004
Growth & Income - Large Blend								
	Amer Funds Growth-Income Fund	24.08%	24.08%	7.55%	11.51%	9.10%	9.30%	4/30/1997
Growth & Income - Large Growth								
	LVIP JPMorgan Insurance US Equity 1	25.09%	25.09%	8.37%	15.24%	10.60%	7.46%	3/30/1995
Growth & Income - Large Value								
	American Century VP Disciplined Core Values	6.88%	6.88%	3.72%	8.39%	6.42%	5.30%	10/30/1997
Growth and Income - 70% to 85% Equity								
	Calamos Growth & Income Portfolio	18.16%	18.16%	3.95%	10.81%	6.91%	6.08%	5/19/1999
Growth and Income - Large Blend								
	BNY Mellon Stock Index Init	23.87%	23.87%	7.93%	13.49%	9.92%	8.08%	9/29/1989
Allocation - 50 to 70% Equity								
	Amer Funds Asset Allocation Fund	12.40%	12.40%	2.73%	7.41%	5.50%	6.38%	4/30/1997
	FHIS Managed Volatility Fund II	6.91%	6.91%	1.87%	4.42%	2.49%	3.81%	2/10/1994
	MFS VIT Total Return Init	8.64%	8.64%	2.75%	6.77%	4.79%	6.11%	1/3/1995
Managed Volatility - Asset Allocation 30% to 50% Equity								
	TOPS® Managed Risk Balanced ETF 2	7.32%	7.32%	-0.20%	3.13%	1.55%	2.08%	6/9/2011
Managed Volatility - Asset Allocation 50% to 70% Equity								
	Amer Funds Managed Risk Asset Allocation Fund	8.43%	8.43%	0.51%	4.18%	3.03%	4.33%	9/28/2012
	TOPS® Managed Risk Moderate Gr ETF 2	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1/0/1900
Managed Volatility - Asset Allocation 70% to 85% Equity								
	TOPS® Managed Risk Growth ETF 2	9.33%	9.33%	0.91%	4.13%	1.64%	2.28%	4/26/2011
Managed Volatility - Foreign Large Growth								
	Amer Funds Managed Risk International Fund	4.48%	4.48%	-6.45%	-0.86%	-1.40%	-0.61%	5/1/2013
Managed Volatility - Large Growth								
	Amer Funds Managed Risk Growth Fund	21.49%	21.49%	-0.10%	9.16%	6.54%	7.40%	5/1/2013
Managed Volatility - Large Growth and Income								
	Amer Funds Managed Risk Growth-Income Fund	14.01%	14.01%	1.78%	5.84%	4.42%	5.50%	5/1/2013
Managed Volatility - Large Value Growth and Income								
	Amer Funds Managed Risk Washington Mutual Fund	7.94%	7.94%	3.57%	3.87%	3.02%	3.82%	5/1/2013



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Target Date - Asset Allocation								
	VIP Freedom® 2010 SC2	7.30%	7.30%	-1.81%	3.54%	2.58%	3.45%	4/26/2005
	VIP Freedom® 2015 SC2	8.84%	8.84%	-1.23%	4.55%	3.22%	3.94%	4/26/2005
	VIP Freedom® 2020 SC2	10.39%	10.39%	-0.65%	5.47%	3.75%	4.26%	4/26/2005
	VIP Freedom® 2025 SC2	11.48%	11.48%	-0.20%	6.21%	4.20%	4.78%	4/26/2005
	VIP Freedom® 2030 SC2	12.59%	12.59%	0.41%	7.23%	4.85%	5.08%	4/26/2005
	VIP Freedom® 2035 SC2	14.63%	14.63%	1.60%	8.76%	5.64%	9.15%	4/8/2009
	VIP Freedom® 2040 SC2	16.68%	16.68%	2.67%	9.82%	6.11%	9.56%	4/8/2009
	VIP Freedom® 2045 SC2	17.24%	17.24%	2.83%	9.92%	6.15%	9.67%	4/8/2009
	VIP Freedom® 2050 SC2	17.25%	17.25%	2.82%	9.92%	6.15%	9.75%	4/8/2009
Target Date Retirement - Asset Allocation								
	VIP Freedom® Income SC2	5.89%	5.89%	-2.52%	1.98%	1.44%	2.07%	4/26/2005
Foreign Stock - Large Growth								
	American Century VP International I	10.73%	10.73%	-4.29%	6.52%	2.37%	3.95%	4/29/1994
Foreign Stock - Large Value								
	Templeton Foreign VIP 2	18.79%	18.79%	3.42%	3.55%	-0.37%	4.20%	5/1/1997
World Allocation - Growth								
	Amer Funds Capital Income Builder®	7.24%	7.24%	3.47%	5.71%		2.93%	5/1/2014
World Allocation - Large Cap								
	Amer Funds Global Growth Fund	20.60%	20.60%	0.74%	11.79%	7.79%	7.99%	4/30/1997
Specialty - Global Real Estate								
	Franklin Global Real Estate VIP 2	9.61%	9.61%	-0.19%	2.18%	2.08%	5.09%	1/6/1999
Specialty - Technology								
	Columbia VP Seligman Global Tech 2	42.51%	42.51%	9.22%	23.29%	18.14%	10.82%	5/1/2000
	Invesco VI Technology I	44.55%	44.55%	-1.32%	13.04%	10.41%	5.70%	5/20/1997
Specialty - Utility								
	MFS VIT Utilities Series Initial	-3.71%	-3.71%	2.31%	6.54%	4.65%	8.68%	1/3/1995
Corporate Bond - High Yield								
	FHIS High Income Bond II	10.88%	10.88%	-0.26%	3.03%	2.42%	4.41%	3/1/1994
Corporate Bond - Intermediate Term Bond								
	MFS VIT Total Return Bond Initial	5.63%	5.63%	-4.45%	0.18%	0.55%	2.80%	10/24/1995
Income - Multisector Bond								
	MFS VIT II Income Initial	5.84%	5.84%	-3.89%	0.95%	0.98%	2.78%	5/6/1998
Inflation-Protected Bond								
	American Century VP Inflation Prot II	1.71%	1.71%	-3.13%	0.97%	0.24%	1.44%	12/31/2002
World Bond								
	Amer Funds Capital World Bond Fund	4.41%	4.41%	-7.54%	-1.96%	-1.28%	0.71%	11/6/2006
Money Market								
	FHIS Government Money Fund II	2.81%	2.81%	0.21%	-0.17%	-0.75%	0.43%	11/21/1994



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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 1.40% annual mortality and expense charge, a 0.25% asset based administrative charge. There are no other fees or surrender charges associated with the Freedom VA.

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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