KANSAS CITY LIFE

Freedom Variable Annuity Current Performance Ending September 30, 2026

KCL Current Fixed Account Crediting Rate is 3.00% [1]

Non-Standard Subacount 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 Emerging Markets VIP Fund Class 2	34.20%	43.76%	29.93%	11.35%	9.79%	3.61%	5/1/1997
Small Company - Small Blend								
	Columbia VP Select Small-Cap Value Class 2	14.06%	13.87%	13.53%	5.55%	7.13%	6.15%	5/3/2010
	LVIP JPMorgan Small Cap Core Fund Standard Class	12.99%	15.30%	14.46%	4.35%	7.76%	7.37%	1/3/1995
Small Company - Small Growth								
	BNY Mellon VIF Small Cap Initial Shares	10.79%	12.99%	10.68%	2.50%	6.55%	11.07%	8/31/1990
Growth - Diversified Emerging Markets								
	American Funds New World Fund® Class 2	13.41%	17.67%	17.60%	5.52%	8.02%	6.76%	6/17/1999
Growth - Large Blend								
	BNY Mellon Sustainable US Equity Portfolio Initial Shares	8.95%	11.39%	19.48%	9.18%	12.11%	7.76%	10/7/1993
	BNY Mellon VIF Appreciation Portfolio Initial Shares	6.48%	7.50%	11.94%	6.26%	11.26%	8.12%	4/5/1993
	Invesco VI Core Equity Fund Series I Shares	6.70%	8.41%	18.24%	9.36%	9.81%	7.30%	5/2/1994
	MFS VIT Research Series Initial Class Shares	7.43%	8.87%	16.02%	8.16%	11.18%	7.66%	7/26/1995
Growth - Large Growth								
	LVIP American Century Ultra® Value Class II	5.55%	6.82%	19.10%	8.40%	15.50%	7.97%	5/1/2001
	Fidelity VIP Contrafund Service Class 2	9.02%	11.57%	23.65%	12.15%	14.11%	10.40%	1/12/2000
	Invesco VI American Franchise Fund Series I Shares	7.04%	3.49%	21.08%	8.41%	13.47%	9.11%	7/3/1995
	MFS VIT Growth Series Initial Class Shares	4.65%	3.49%	18.81%	7.64%	13.89%	9.04%	7/24/1995
Growth - Large Value								
	LVIP American Century Value II	12.22%	15.63%	14.56%	8.95%	8.56%	7.49%	5/1/1996
Growth - Mid Cap Blend								
	LVIP JPMorgan Mid Cap Value Fund Standard Class	5.47%	5.83%	10.83%	5.30%	6.68%	8.21%	9/28/2001
Growth - Mid Cap Growth								
	LVIP American Century Capital Appreciation Class II	1.65%	-2.13%	13.25%	2.58%	9.39%	7.43%	11/20/1987
	Franklin Small-Mid Cap Growth VIP Fund Class 2	3.00%	-0.82%	9.37%	-1.70%	7.89%	6.83%	1/6/1999
	Columbia VP Select Mid Cap Growth Fund Class 2	12.17%	7.72%	19.78%	5.89%	11.18%	6.66%	5/3/2010
Growth - Mid Cap Value								
	LVIP American Century Mid Cap Value II	7.94%	7.72%	10.81%	6.02%	6.85%	7.93%	12/1/2004
Growth & Income - Large Blend								
	American Funds Growth & Income Fund Class 2	9.55%	11.59%	20.53%	11.35%	12.31%	9.80%	4/30/1997
Growth & Income - Large Growth								
	LVIP JPMorgan U.S. Equity Fund Standard Class	4.06%	4.22%	16.86%	9.78%	12.92%	8.00%	3/30/1995
Growth & Income - Large Value								
	LVIP Avantis Large Cap Value Class II	9.88%	14.44%	14.44%	6.15%	8.66%	5.96%	10/30/1997
Growth and Income - 70% to 85% Equity								
	Calamos Growth & Income Portfolio	10.24%	12.04%	18.29%	9.12%	10.65%	7.07%	5/19/1999
Growth and Income - Large Blend								
	BNY Mellon Stock Index Fund Initial Shares	11.18%	13.57%	20.54%	11.63%	13.15%	8.78%	9/29/1989
Allocation - 50 to 70% Equity								
	American Funds Asset Allocation Fund Class 2	3.93%	6.06%	14.07%	6.49%	7.74%	6.76%	4/30/1997
	Federated Hermes Managed Volatility Fund II - P	5.15%	7.93%	11.15%	4.09%	5.46%	4.21%	2/10/1994
	MFS VIT Total Return Series Initial Class Shares	1.54%	3.15%	8.52%	3.44%	5.38%	6.11%	1/3/1995
Managed Volatility - Asset Allocation 30% to 50% Equity								
	TOPS® Managed Risk Balanced ETF Class 2	3.94%	5.47%	7.49%	2.13%	3.15%	2.71%	6/9/2011
Managed Volatility - Asset Allocation 50% to 70% Equity								
	American Funds Managed Risk Asset Allocation Fund P2	3.03%	4.82%	11.35%	4.15%	5.27%	5.28%	9/28/2012
	TOPS® Managed Risk Moderate ETF Class 2	6.07%	8.06%	9.41%	3.11%	4.23%	3.46%	6/9/2011
Managed Volatility - Asset Allocation 70% to 85% Equity								
	TOPS® Managed Risk Moderately Aggressive ETF Class 2	8.78%	11.38%	11.07%	4.04%	5.02%	3.44%	4/26/2011
Managed Volatility - Foreign Large Growth								
	American Funds Managed Risk EUPAC Fund P2	8.95%	12.37%	8.66%	-0.09%	2.14%	0.92%	5/1/2013
Managed Volatility - Large Growth								
	American Funds Managed Risk Growth Fund P2	2.97%	3.55%	15.57%	5.49%	10.22%	8.50%	5/1/2013
Managed Volatility - Large Growth and Income								
	American Funds Managed Risk Growth-Income Fund P2	4.59%	5.75%	13.27%	5.39%	7.43%	6.55%	5/1/2013
Managed Volatility - Large Value Growth and Income								
	American Funds Managed Risk WaMu Fund P2	1.68%	2.80%	10.40%	5.19%	4.82%	4.70%	5/1/2013

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Target Date - Asset Allocation								
	Fidelity VIP Freedom® 2010 Service Class 2	1.00%	1.60%	6.47%	1.00%	3.38%	3.61%	4/26/2005
	Fidelity VIP Freedom® 2015 Service Class 2	1.70%	2.47%	7.80%	1.74%	4.28%	4.17%	4/26/2005
	Fidelity VIP Freedom® 2020 Service Class 2	2.43%	3.36%	9.18%	2.50%	5.11%	4.60%	4/26/2005
	Fidelity VIP Freedom® 2025 Service Class 2	3.40%	4.46%	10.40%	3.19%	5.84%	5.20%	4/26/2005
	Fidelity VIP Freedom® 2030 Service Class 2	4.32%	5.55%	11.47%	3.89%	6.79%	5.58%	4/26/2005
	Fidelity VIP Freedom® 2035 Service Class 2	5.45%	6.85%	13.05%	5.01%	8.01%	9.36%	4/8/2009
	Fidelity VIP Freedom® 2040 Service Class 2	7.59%	9.29%	15.41%	6.58%	9.09%	10.06%	4/8/2009
	Fidelity VIP Freedom® 2045 Service Class 2	9.07%	10.98%	16.62%	7.30%	9.46%	10.33%	4/8/2009
	Fidelity VIP Freedom® 2050 Service Class 2	9.40%	11.30%	16.73%	7.37%	9.48%	10.42%	4/8/2009
Target Date Retirement - Asset Allocation								
	Fidelity VIP Freedom® Retirement Service Class 2	0.71%	1.27%	5.51%	0.48%	2.14%	2.30%	4/26/2005
Foreign Stock - Large Growth								
	LVIP American Century International II	-0.03%	0.33%	8.29%	-0.74%	4.82%	4.06%	4/29/1994
Foreign Stock - Large Value								
	Templeton Foreign VIP Fund Class 2	9.64%	14.11%	13.76%	7.57%	4.64%	4.79%	5/1/1997
World Allocation - Growth								
	American Funds Capital Income Builder® Class 2	5.68%	8.51%	13.86%	7.13%	5.89%	4.81%	5/1/2014
World Allocation - Large Cap								
	American Funds Global Growth Fund Class 2	14.16%	16.90%	19.61%	7.29%	11.44%	8.77%	4/30/1997
Specialty - Global Real Estate								
	Franklin Global Real Estate VIP Fund Class 2	1.37%	-0.12%	6.55%	-1.67%	0.89%	4.86%	1/6/1999
Specialty - Technology								
	Columbia VP Seligman Global Technology Class 2	52.35%	59.07%	42.03%	22.71%	24.13%	13.16%	5/1/2000
	Invesco VI Technology Fund Series I Shares	31.96%	32.94%	33.75%	13.08%	17.03%	7.78%	5/20/1997
Specialty - Utility								
	MFS VIT Utilities Series Initial Class Shares	-5.21%	-4.87%	9.01%	4.43%	5.85%	8.46%	1/3/1995
Corporate Bond - High Yield								
	Federated Hermes High Income Bond Fund II - P	-1.35%	-0.21%	5.29%	1.14%	2.54%	4.32%	3/1/1994
Corporate Bond - Intermediate Term Bond								
	MFS VIT Total Return Bond Series Initial Class Shares	-3.69%	-3.19%	3.03%	-1.84%	0.03%	2.62%	10/24/1995
Income - Multisector Bond								
	MFS VIT Income Portfolio Initial Class Shares	-3.40%	-2.90%	3.39%	-1.50%	0.73%	2.63%	5/6/1998
Inflation-Protected Bond								
	LVIP American Century Inflation Prot Service	-3.41%	-4.01%	1.72%	-2.22%	0.03%	1.31%	12/31/2002
World Bond								
	American Funds Capital World Bond Fund Class 2	-5.51%	-5.63%	1.73%	-4.17%	-1.77%	0.45%	11/6/2006
Money Market								
	Federated Hermes Government Money Fund II - S	1.09%	1.54%	2.30%	1.59%	0.30%	0.58%	11/21/1994

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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