



KANSAS CITY LIFE
Century II Variable Product Series

Survivorship Variable Universal Life Current Performance
Ending March 31, 2024

KCL Current Fixed Account Crediting Rate is 4.00% ¹

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
Diversified Emerging Markets								
	Templeton Developing Markets VIP 2	2.76%	7.82%	-7.52%	1.72%	2.34%	2.56%	5/1/1997
Small Company - Small Blend								
	Columbia VP Select Smaller-Cap Value 2	5.86%	15.66%	3.18%	7.88%	6.05%	7.18%	5/3/2010
	LVIP JPMorgan Insurance Small Cap Core 1	9.63%	21.32%	0.89%	7.75%	7.31%	8.46%	1/3/1995
Small Company - Small Growth								
	BNY Mellon VIF Opp Small Cap Init	-0.15%	6.42%	-2.05%	5.57%	5.38%	12.44%	8/31/1990
Growth - Diversified Emerging Markets								
	Amer Funds New World Fund®	4.96%	13.65%	-0.97%	6.07%	4.78%	7.45%	6/17/1999
Growth - Large Blend								
	BNY Mellon Sustainable US Equity Portfolio	12.16%	30.40%	8.51%	14.10%	10.73%	8.57%	10/7/1993
	BNY Mellon VIF Appreciation Initial	6.34%	20.71%	8.27%	13.82%	11.10%	9.24%	4/5/1993
	Invesco VI Core Equity I	11.10%	27.09%	8.18%	11.91%	7.93%	8.20%	5/2/1994
	MFS VIT Research Init	10.03%	28.51%	9.11%	12.81%	11.08%	8.52%	7/26/1995
Growth - Large Growth								
	American Century VP Ultra® I	10.33%	35.68%	9.02%	17.18%	15.12%	8.64%	5/1/2001
	VIP Contrafund Service 2	16.65%	41.30%	11.89%	16.08%	12.16%	11.34%	1/12/2000
	Invesco VI American Franchise I	14.85%	42.74%	6.26%	15.07%	12.65%	10.28%	7/3/1995
	MFS VIT Growth Init	15.98%	41.75%	9.24%	14.80%	13.98%	9.96%	7/24/1995
Growth - Large Value								
	American Century VP Value I	5.99%	14.26%	7.64%	10.09%	8.16%	8.33%	5/1/1996
Growth - Mid Cap Blend								
	LVIP JPMorgan Insurance Mid Cap Value 1	9.16%	20.62%	7.11%	9.20%	8.00%	9.95%	9/28/2001
Growth - Mid Cap Growth								
	American Century VP Capital Apprec I	12.33%	24.11%	1.92%	11.14%	9.68%	8.74%	11/20/1987
	Franklin Small Mid Cap Growth VIP 2	6.82%	21.98%	-1.07%	10.21%	8.82%	8.53%	1/6/1999
	Columbia VP Select Mid Cap Growth 2	11.26%	24.52%	2.23%	10.72%	9.78%	7.33%	5/3/2010
Growth - Mid Cap Value								
	American Century VP Mid Cap Value I	4.63%	9.35%	5.94%	8.79%	8.32%	9.34%	12/1/2004
Growth & Income - Large Blend								
	Amer Funds Growth-Income Fund	10.46%	31.08%	10.12%	12.32%	11.34%	11.17%	4/30/1997
Growth & Income - Large Growth								
	LVIP JPMorgan Insurance US Equity 1	10.99%	30.44%	11.29%	15.93%	12.73%	9.20%	3/30/1995
Growth & Income - Large Value								
	American Century VP Disciplined Core Values	10.26%	20.89%	4.51%	9.10%	8.35%	6.78%	10/30/1997
Growth and Income - 70% to 85% Equity								
	Calamos Growth & Income Portfolio	8.33%	22.29%	6.34%	11.35%	8.84%	7.43%	5/19/1999
Growth and Income - Large Blend								
	BNY Mellon Stock Index Init	10.30%	28.74%	10.51%	14.02%	11.97%	9.48%	9/29/1989
Allocation - 50 to 70% Equity								
	Amer Funds Asset Allocation Fund	6.81%	18.93%	4.71%	8.02%	7.36%	8.13%	4/30/1997
	FHIS Managed Volatility Fund II	6.77%	13.71%	3.73%	5.22%	4.39%	5.58%	2/10/1994
	MFS VIT Total Return Init	4.31%	13.46%	3.74%	7.00%	6.12%	7.29%	1/3/1995
Managed Volatility - Asset Allocation 30% to 50% Equity								
	TOPS® Managed Risk Balanced ETF 2							1/0/1900
Managed Volatility - Asset Allocation 50% to 70% Equity								
	Amer Funds Managed Risk Asset Allocation Fund	6.43%	16.48%	2.70%	5.10%	4.90%	6.06%	9/28/2012
	TOPS® Managed Risk Moderate Gr ETF 2	3.86%	11.32%	1.44%	4.24%	3.19%	3.94%	6/9/2011
Managed Volatility - Asset Allocation 70% to 85% Equity								
	TOPS® Managed Risk Growth ETF 2	5.06%	13.37%	2.07%	4.77%	3.18%	3.72%	4/26/2011
Managed Volatility - Foreign Large Growth								
	Amer Funds Managed Risk International Fund	5.13%	5.84%	-3.32%	-0.53%	0.41%	1.04%	5/1/2013
Managed Volatility - Large Growth								
	Amer Funds Managed Risk Growth Fund	10.18%	27.20%	4.01%	10.67%	8.93%	9.46%	5/1/2013
Managed Volatility - Large Growth and Income								
	Amer Funds Managed Risk Growth-Income Fund	8.11%	21.49%	4.59%	6.98%	6.44%	7.37%	5/1/2013
Managed Volatility - Large Value Growth and Income								
	Amer Funds Managed Risk Washington Mutual Fund	7.41%	18.69%	5.33%	5.23%	4.86%	5.65%	5/1/2013



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Classification	Subaccount	YTD	1 YR	3 YR	5 YR	10 YR	Since Inception of Subacct	Inception Date of Subaccount
Target Date - Asset Allocation								
	VIP Freedom® 2010 SC2	2.18%	6.53%	-0.12%	3.69%	3.76%	4.65%	4/26/2005
	VIP Freedom® 2015 SC2	3.03%	8.54%	0.55%	4.66%	4.49%	5.18%	4/26/2005
	VIP Freedom® 2020 SC2	3.85%	10.42%	1.18%	5.59%	5.11%	5.55%	4/26/2005
	VIP Freedom® 2025 SC2	4.66%	11.98%	1.74%	6.36%	5.65%	6.11%	4/26/2005
	VIP Freedom® 2030 SC2	5.30%	13.55%	2.37%	7.24%	6.39%	6.44%	4/26/2005
	VIP Freedom® 2035 SC2	6.54%	16.40%	3.55%	8.75%	7.32%	10.61%	4/8/2009
	VIP Freedom® 2040 SC2	7.99%	19.61%	4.82%	10.01%	7.94%	11.13%	4/8/2009
	VIP Freedom® 2045 SC2	8.53%	20.65%	5.14%	10.22%	8.04%	11.27%	4/8/2009
	VIP Freedom® 2050 SC2	8.53%	20.66%	5.14%	10.21%	8.04%	11.35%	4/8/2009
Target Date Retirement - Asset Allocation								
	VIP Freedom® Income SC2	1.35%	4.74%	-0.77%	2.38%	2.52%	3.23%	4/26/2005
Foreign Stock - Large Growth								
	American Century VP International I	6.79%	8.13%	-1.34%	6.46%	4.14%	5.20%	4/29/1994
Foreign Stock - Large Value								
	Templeton Foreign VIP 2	2.44%	12.16%	2.72%	3.68%	0.90%	5.44%	5/1/1997
World Allocation - Growth								
	Amer Funds Capital Income Builder®	3.55%	10.01%	4.12%	5.84%		4.38%	5/1/2014
World Allocation - Large Cap								
	Amer Funds Global Growth Fund	10.80%	23.22%	4.14%	11.99%	10.31%	9.90%	4/30/1997
Specialty - Global Real Estate								
	Franklin Global Real Estate VIP 2	-1.11%	7.37%	-0.97%	0.16%	2.70%	6.31%	1/6/1999
Specialty - Technology								
	Columbia VP Seligman Global Tech 2	8.31%	33.77%	9.48%	21.47%	19.70%	12.53%	5/1/2000
	Invesco VI Technology I	13.99%	41.63%	3.86%	13.73%	12.85%	7.46%	5/20/1997
Specialty - Utility								
	MFS VIT Utilities Series Initial	-1.08%	-3.19%	2.59%	4.96%	4.98%	9.70%	1/3/1995
Corporate Bond - High Yield								
	FHIS High Income Bond II	0.88%	9.29%	0.70%	2.80%	3.31%	5.54%	3/1/1994
Corporate Bond - Intermediate Term Bond								
	MFS VIT Total Return Bond Initial	-0.41%	2.97%	-2.55%	0.41%	1.34%	3.84%	10/24/1995
Income - Multisector Bond								
	MFS VIT II Income Initial	-0.15%	3.47%	-2.12%	1.08%	1.78%	4.16%	5/6/1998
Inflation-Protected Bond								
	American Century VP Inflation Prot II	-0.25%	-0.79%	-1.73%	1.23%	1.06%	2.46%	12/31/2002
World Bond								
	Amer Funds Capital World Bond Fund	-2.34%	0.20%	-5.76%	-1.87%	-0.64%	1.92%	11/6/2006
Money Market								
	FHIS Government Money Fund II	1.03%	4.08%	1.63%	1.00%	0.39%	1.54%	11/21/1994



Survivorship Variable Universal Life

Footnotes

Kansas City Life's Survivorship Variable Universal Life (SVUL) 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.

Survivorship 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 Survivorship 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 SVUL.

A current copy of the Kansas City Life 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 SVUL 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 4.00% 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.