



**KANSAS CITY LIFE**

**Century II Variable Product Series**

**Century II Variable Annuity Current Performance Ending December 31, 2024**

KCL Current Fixed Account Crediting Rate is 3.00% <sup>1</sup>

**Non-Surrendered Contracts**

**Surrendered Contracts**

*Non-Standard Subaccount Average Annual Total Return <sup>2</sup>*

**Non-Standard Subaccount Average Annual Total Return for Surrendered Policies <sup>2</sup>**

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	
<b>Diversified Emerging Markets</b>													
	Templeton Developing Markets VIP Fund Class 2	6.16%	6.16%	-3.20%	-0.52%	2.54%	1.74%	5/1/1997	-1.27%	-1.54%	2.54%	1.74%	
<b>Small Company - Small Blend</b>													
	Columbia VP Select Small-Cap Value Class 2	12.07%	12.07%	1.52%	7.67%	5.46%	6.10%	5/3/2010	4.23%	6.57%	5.46%	6.10%	
	LVIP JPMorgan Small Cap Core Fund Standard Class	10.14%	10.14%	-0.77%	5.56%	5.81%	7.35%	1/3/1995	2.43%	4.48%	5.81%	7.35%	
<b>Small Company - Small Growth</b>													
	BNY Mellon VIF Opportunistic Small Cap Initial Shares	3.15%	3.15%	-2.95%	4.41%	4.98%	11.29%	8/31/1990	-4.07%	3.34%	4.98%	11.29%	
<b>Growth - Diversified Emerging Markets</b>													
	American Funds New World Fund® Class 2	5.06%	5.06%	-2.63%	3.08%	4.75%	6.00%	6/17/1999	-2.29%	2.03%	4.75%	6.00%	
<b>Growth - Large Blend</b>													
	BNY Mellon Sustainable US Equity Portfolio Initial Shares	23.14%	23.14%	4.57%	11.88%	9.97%	7.75%	10/7/1993	14.52%	10.74%	9.97%	7.75%	
	BNY Mellon VIF Appreciation Portfolio Initial Shares	11.23%	11.23%	2.35%	10.39%	10.01%	8.35%	4/5/1993	3.44%	9.26%	10.01%	8.35%	
	Invesco VI Core Equity Fund Series I Shares	23.85%	23.85%	5.69%	10.79%	7.90%	7.30%	5/2/1994	15.18%	9.66%	7.90%	7.30%	
	MFS VIT Research Series Initial Class Shares	17.21%	17.21%	4.93%	10.32%	10.11%	7.71%	7/26/1995	9.01%	9.19%	10.11%	7.71%	
<b>Growth - Large Growth</b>													
	LVIP American Century Ultra® Value Class II	26.99%	26.99%	6.22%	16.55%	14.84%	8.13%	5/1/2001	18.10%	15.36%	14.84%	8.13%	
	Fidelity VIP Contrafund Service Class 2	31.58%	31.58%	7.78%	15.12%	11.76%	10.35%	1/12/2000	22.37%	13.95%	11.76%	10.35%	
	Invesco VI American Franchise Fund Series I Shares	33.00%	33.00%	7.88%	14.23%	12.57%	9.35%	7/3/1995	23.69%	13.06%	12.57%	9.35%	
	MFS VIT Growth Series Initial Class Shares	29.62%	29.62%	5.40%	13.15%	13.51%	9.30%	7/24/1995	20.55%	12.00%	13.51%	9.30%	
<b>Growth - Large Value</b>													
	LVIP American Century Value II	7.95%	7.95%	4.81%	7.08%	6.67%	7.30%	5/1/1996	0.39%	5.99%	6.67%	7.30%	
<b>Growth - Mid Cap Blend</b>													
	LVIP JPMorgan Mid Cap Value Fund Standard Class	12.68%	12.68%	3.73%	7.19%	6.47%	8.73%	9/28/2001	4.79%	6.10%	6.47%	8.73%	
<b>Growth - Mid Cap Growth</b>													
	LVIP American Century Capital Appreciation Class II	23.23%	23.23%	1.31%	9.87%	9.41%	7.95%	11/20/1987	14.60%	8.75%	9.41%	7.95%	
	Franklin Small-Mid Cap Growth VIP Fund Class 2	9.48%	9.48%	-3.64%	8.22%	7.80%	7.47%	1/6/1999	1.82%	7.12%	7.80%	7.47%	
	Columbia VP Select Mid Cap Growth Fund Class 2	21.64%	21.64%	0.64%	9.26%	9.39%	6.36%	5/3/2010	13.13%	8.14%	9.39%	6.36%	
<b>Growth - Mid Cap Value</b>													
	LVIP American Century Mid Cap Value II	7.20%	7.20%	3.02%	5.80%	6.53%	8.14%	12/1/2004	-0.30%	4.72%	6.53%	8.14%	
<b>Growth &amp; Income - Large Blend</b>													
	American Funds Growth & Income Fund Class 2	22.49%	22.49%	7.86%	11.44%	10.64%	9.86%	4/30/1997	13.92%	10.30%	10.64%	9.86%	
<b>Growth &amp; Income - Large Growth</b>													
	LVIP JPMorgan U.S. Equity Fund Standard Class	22.25%	22.25%	7.12%	14.13%	11.82%	8.18%	3/30/1995	13.69%	12.97%	11.82%	8.18%	
<b>Growth &amp; Income - Large Value</b>													
	LVIP American Century Disciplined Core Value Class II	11.51%	11.51%	0.93%	6.69%	6.74%	5.80%	10/30/1997	3.70%	5.60%	6.74%	5.80%	
<b>Growth and Income - 70% to 85% Equity</b>													
	Calamos Growth & Income Portfolio	19.39%	19.39%	4.12%	10.28%	8.53%	6.89%	5/19/1999	11.03%	9.15%	8.53%	6.89%	
<b>Growth and Income - Large Blend</b>													
	BNY Mellon Stock Index Fund Initial Shares	22.91%	22.91%	7.13%	12.62%	11.24%	8.72%	9/29/1989	14.31%	11.47%	11.24%	8.72%	
<b>Allocation - 50 to 70% Equity</b>													
	American Funds Asset Allocation Fund Class 2	14.81%	14.81%	3.38%	6.81%	6.82%	6.86%	4/30/1997	6.77%	5.72%	6.82%	6.86%	
	Federated Hermes Managed Volatility Fund II - P	13.94%	13.94%	1.27%	3.85%	3.84%	4.36%	2/10/1994	5.96%	2.79%	3.84%	4.36%	
	MFS VIT Total Return Series Initial Class Shares	6.24%	6.24%	1.05%	4.68%	4.98%	6.34%	1/3/1995	-1.20%	3.61%	4.98%	6.34%	



**KANSAS CITY LIFE**

**Century II Variable Product Series**

**Century II Variable Annuity Current Performance Ending December 31, 2024**

KCL Current Fixed Account Crediting Rate is 3.00% <sup>1</sup>

**Non-Surrendered Contracts**

**Surrendered Contracts**

*Non-Standard Subaccount Average Annual Total Return <sup>2</sup>*

**Non-Standard Subaccount Average Annual Total Return for Surrendered Policies <sup>2</sup>**

Classification	Subaccount	YTD	1 YR	3 YR	5 YR	10 YR	Since Inception of Subacct	Inception Date of Subaccount	Surrendered Contracts			
									1 YR	5 YR	10 YR	Since Inception of Subacct
<b>Managed Volatility - Asset Allocation 30% to 50% Equity</b>	TOPS® Managed Risk Balanced ETF Class 2	4.61%	4.61%	-0.73%	1.81%	2.10%	2.50%	6/9/2011	-2.71%	0.77%	2.10%	2.50%
<b>Managed Volatility - Asset Allocation 50% to 70% Equity</b>	American Funds Managed Risk Asset Allocation Fund P2	13.02%	13.02%	1.39%	3.84%	4.41%	5.25%	9/28/2012	5.11%	2.78%	4.41%	5.25%
	TOPS® Managed Risk Moderate Growth ETF Class 2	6.07%	6.07%	-0.44%	2.45%	2.56%	3.09%	6/9/2011	-1.35%	1.40%	2.56%	3.09%
<b>Managed Volatility - Asset Allocation 70% to 85% Equity</b>	TOPS® Managed Risk Growth ETF Class 2	6.20%	6.20%	-0.32%	2.66%	2.52%	2.80%	4/26/2011	-1.23%	1.61%	2.52%	2.80%
<b>Managed Volatility - Foreign Large Growth</b>	American Funds Managed Risk International Fund P2	-1.85%	-1.85%	-5.04%	-3.88%	-0.62%	-0.49%	5/1/2013	-8.72%	-4.86%	-0.62%	-0.49%
<b>Managed Volatility - Large Growth</b>	American Funds Managed Risk Growth Fund P2	21.77%	21.77%	3.19%	9.75%	8.88%	8.81%	5/1/2013	13.25%	8.63%	8.88%	8.81%
<b>Managed Volatility - Large Growth and Income</b>	American Funds Managed Risk Growth-Income Fund P2	16.04%	16.04%	2.80%	5.90%	5.94%	6.60%	5/1/2013	7.92%	4.82%	5.94%	6.60%
<b>Managed Volatility - Large Value Growth and Income</b>	American Funds Managed Risk WaMu Fund P2	12.39%	12.39%	2.89%	4.14%	3.82%	4.77%	5/1/2013	4.52%	3.08%	3.82%	4.77%
<b>Target Date - Asset Allocation</b>	Fidelity VIP Freedom® 2010 Service Class 2	3.68%	3.68%	-1.71%	1.82%	2.93%	3.71%	4/26/2005	-3.58%	0.78%	2.93%	3.71%
	Fidelity VIP Freedom® 2015 Service Class 2	4.72%	4.72%	-1.35%	2.63%	3.65%	4.22%	4/26/2005	-2.61%	1.58%	3.65%	4.22%
	Fidelity VIP Freedom® 2020 Service Class 2	5.90%	5.90%	-0.97%	3.43%	4.29%	4.59%	4/26/2005	-1.51%	2.37%	4.29%	4.59%
	Fidelity VIP Freedom® 2025 Service Class 2	6.77%	6.77%	-0.64%	4.05%	4.79%	5.13%	4/26/2005	-0.70%	2.99%	4.79%	5.13%
	Fidelity VIP Freedom® 2030 Service Class 2	7.61%	7.61%	-0.23%	4.77%	5.54%	5.45%	4/26/2005	0.08%	3.70%	5.54%	6.29%
	Fidelity VIP Freedom® 2035 Service Class 2	9.21%	9.21%	0.54%	6.07%	6.51%	9.41%	4/8/2009	1.57%	4.99%	6.51%	9.41%
	Fidelity VIP Freedom® 2040 Service Class 2	11.23%	11.23%	1.54%	7.31%	7.17%	9.92%	4/8/2009	3.44%	6.21%	7.17%	9.92%
	Fidelity VIP Freedom® 2045 Service Class 2	11.95%	11.95%	1.90%	7.54%	7.29%	10.07%	4/8/2009	4.11%	6.44%	7.29%	10.07%
	Fidelity VIP Freedom® 2050 Service Class 2	11.96%	11.96%	1.90%	7.54%	7.28%	10.15%	4/8/2009	4.12%	6.44%	7.28%	10.15%
<b>Target Date Retirement - Asset Allocation</b>	Fidelity VIP Freedom® Income Service Class 2	2.74%	2.74%	-1.91%	0.84%	1.76%	2.35%	4/26/2005	-4.45%	-0.19%	1.76%	2.35%
<b>Foreign Stock - Large Growth</b>	LVIP American Century International II	1.17%	1.17%	-5.90%	2.10%	3.47%	4.07%	4/29/1994	-5.91%	1.06%	3.47%	4.07%
<b>Foreign Stock - Large Value</b>	Templeton Foreign VIP Fund Class 2	-2.39%	-2.39%	1.93%	1.18%	0.96%	4.22%	5/1/1997	-9.22%	0.15%	0.96%	4.22%
<b>World Allocation - Growth</b>	American Funds Capital Income Builder® Class 2	8.65%	8.65%	2.27%	4.55%	4.02%	3.68%	5/1/2014	1.04%	3.48%	4.02%	3.68%
<b>World Allocation - Large Cap</b>	American Funds Global Growth Fund Class 2	12.09%	12.09%	0.19%	8.24%	9.20%	8.39%	4/30/1997	4.24%	7.14%	9.20%	8.39%
<b>Specialty - Global Real Estate</b>	Franklin Global Real Estate VIP Fund Class 2	-1.71%	-1.71%	-7.65%	-1.68%	0.88%	5.18%	1/6/1999	-8.59%	-2.68%	0.88%	5.18%
<b>Specialty - Technology</b>	Columbia VP Seligman Global Technology Class 2	24.81%	24.81%	6.21%	18.69%	18.58%	11.54%	5/1/2000	16.07%	17.48%	18.58%	11.54%
	Invesco VI Technology Fund Series I Shares	32.39%	32.39%	4.34%	13.05%	12.80%	6.82%	5/20/1997	23.12%	11.90%	12.80%	6.82%



**KANSAS CITY LIFE**

**Century II Variable Product Series**

**Century II Variable Annuity Current Performance Ending December 31, 2024**

KCL Current Fixed Account Crediting Rate is 3.00% <sup>1</sup>

Non-Surrendered Contracts	Surrendered Contracts
<i>Non-Standard Subaccount Average Annual Total Return <sup>2</sup></i>	<i>Non-Standard Subaccount Average Annual Total Return for Surrendered Policies <sup>2</sup></i>

Classification	Subaccount	YTD	1 YR	3 YR	5 YR	10 YR	Since Inception of Subacct	Inception Date of Subaccount	Surrendered Contracts			
									1 YR	5 YR	10 YR	Since Inception of Subacct
<b>Specialty - Utility</b>	MFS VIT Utilities Series Initial Class Shares	10.10%	10.10%	1.83%	4.41%	4.81%	8.93%	1/3/1995	2.39%	3.34%	4.81%	8.93%
<b>Corporate Bond - High Yield</b>	Federated Hermes High Income Bond Fund II - P	4.78%	4.78%	0.44%	1.75%	3.03%	4.62%	3/1/1994	-2.55%	0.71%	3.03%	4.62%
<b>Corporate Bond - Intermediate Term Bond</b>	MFS VIT Total Return Bond Series Initial Class Shares	1.11%	1.11%	-3.14%	-1.01%	0.48%	2.98%	10/24/1995	-5.97%	-2.02%	0.48%	2.98%
<b>Income - Multisector Bond</b>	MFS VIT Income Portfolio Initial Class Shares	1.80%	1.80%	-2.77%	-0.37%	1.23%	2.98%	5/6/1998	-5.33%	-1.39%	1.23%	2.98%
<b>Inflation-Protected Bond</b>	LVIP American Century Inflation Prot Service	0.12%	0.12%	-4.35%	-0.19%	0.31%	1.62%	12/31/2002	-6.89%	-1.21%	0.31%	1.62%
<b>World Bond</b>	American Funds Capital World Bond Fund Class 2	-4.40%	-4.40%	-6.70%	-3.77%	-1.48%	0.65%	11/6/2006	-11.09%	-4.75%	-1.48%	0.65%
<b>Money Market</b>	Federated Hermes Government Money Fund II - S	3.24%	3.24%	2.00%	0.67%	-0.05%	0.77%	11/21/1994	-3.99%	-0.36%	-0.05%	0.77%

**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 (7% in the first three years, graded down to zero by the end of the seventh 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.

<sup>1</sup> 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.

<sup>2</sup> 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.

**Century II Variable Products Distributed Through Sunset Financial Services, Inc.  
3520 Broadway, Kansas City, MO 64111  
Member FINRA/SIPC**