KANSAS CITY LIFE

Century II Variable Product Series

Century II Variable Annuity Current Performance Ending September 30, 2026

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

		Non-Surrendered Contracts							Surrendered Contracts			
		Non-Standard Subacount Average Annual Total Return [2]							Non-Standard Subacount 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 Emerging Markets VIP Fund Class 2	34.46%	44.12%	30.26%	11.63%	10.06%	3.87%	5/1/1997	34.03%	10.49%	10.06%	3.87%
Small Company - Small Blend												
	Columbia VP Select Small-Cap Value Class 2	14.27%	14.15%	13.81%	5.82%	7.40%	6.41%	5/3/2010	6.16%	4.74%	7.40%	6.41%
	LVIP JPMorgan Small Cap Core Fund Standard Class	13.20%	15.58%	14.74%	4.61%	8.03%	7.63%	1/3/1995	7.49%	3.54%	8.03%	7.63%
Small Company - Small Growth												
	BNY Mellon VIF Small Cap Initial Shares	11.00%	13.27%	10.96%	2.75%	6.81%	11.32%	8/31/1990	5.34%	1.70%	6.81%	11.32%
Growth - Diversified Emerging Markets												
	American Funds New World Fund® Class 2	13.62%	17.96%	17.90%	5.78%	8.29%	7.02%	6/17/1999	9.70%	4.70%	8.29%	7.02%
Growth - Large Blend												
	BNY Mellon Sustainable US Equity Portfolio Initial Shares	9.15%	11.67%	19.78%	9.45%	12.39%	8.04%	10/7/1993	3.85%	8.33%	12.39%	8.04%
	BNY Mellon VIF Appreciation Portfolio Initial Shares	6.67%	7.76%	12.22%	6.53%	11.54%	8.37%	4/5/1993	0.22%	5.44%	11.54%	8.37%
	Invesco VI Core Equity Fund Series I Shares	6.90%	8.68%	18.54%	9.63%	10.08%	7.57%	5/2/1994	1.07%	8.51%	10.08%	7.57%
	MFS VIT Research Series Initial Class Shares	7.63%	9.15%	16.31%	8.43%	11.45%	7.89%	7/26/1995	1.51%	7.32%	11.45%	7.89%
Growth - Large Growth												
	LVIP American Century Ultra® Value Class II	5.75%	7.08%	19.40%	8.68%	15.79%	8.24%	5/1/2001	-0.42%	7.57%	15.79%	8.24%
	Fidelity VIP Contrafund Service Class 2	9.22%	11.85%	23.96%	12.44%	14.40%	10.67%	1/12/2000	4.02%	11.29%	14.40%	10.67%
	Invesco VI American Franchise Fund Series I Shares	7.24%	3.75%	21.38%	8.68%	13.76%	9.38%	7/3/1995	-3.51%	7.57%	13.76%	9.38%
	MFS VIT Growth Series Initial Class Shares	4.85%	3.75%	19.11%	7.91%	14.17%	9.28%	7/24/1995	-3.51%	6.81%	14.17%	9.28%
Growth - Large Value												
	LVIP American Century Value II	12.43%	15.92%	14.85%	9.22%	8.83%	7.75%	5/1/1996	7.81%	8.11%	8.83%	7.75%
Growth - Mid Cap Blend												
	LVIP JPMorgan Mid Cap Value Fund Standard Class	5.66%	6.09%	11.10%	5.56%	6.95%	8.47%	9/28/2001	-1.34%	4.48%	6.95%	8.47%
Growth - Mid Cap Growth												
	LVIP American Century Capital Appreciation Class II	1.84%	-1.89%	13.53%	2.84%	9.66%	7.77%	11/20/1987	-8.76%	1.79%	9.66%	7.77%
	Franklin Small-Mid Cap Growth VIP Fund Class 2	3.19%	-0.57%	9.65%	-1.46%	8.16%	7.18%	1/6/1999	-7.53%	-2.47%	8.16%	7.18%
	Columbia VP Select Mid Cap Growth Fund Class 2	12.38%	7.99%	20.08%	6.16%	11.46%	6.92%	5/3/2010	0.43%	5.08%	11.46%	6.92%
Growth - Mid Cap Value												
	LVIP American Century Mid Cap Value II	8.14%	7.99%	11.09%	6.29%	7.11%	8.20%	12/1/2004	0.43%	5.21%	7.11%	8.20%
Growth & Income - Large Blend												
	American Funds Growth & Income Fund Class 2	9.76%	11.86%	20.83%	11.63%	12.59%	10.07%	4/30/1997	4.03%	10.49%	12.59%	10.07%
Growth & Income - Large Growth												
	LVIP JPMorgan U.S. Equity Fund Standard Class	4.26%	4.48%	17.16%	10.05%	13.20%	8.27%	3/30/1995	-2.83%	8.93%	13.20%	8.27%
Growth & Income - Large Value												
	LVIP Avantis Large Cap Value Class II	10.08%	14.72%	14.73%	6.41%	8.93%	6.24%	10/30/1997	6.69%	5.32%	8.93%	6.24%
Growth and Income - 70% to 85% Equity												
	Calamos Growth & Income Portfolio	10.45%	12.32%	18.58%	9.39%	10.92%	7.40%	5/19/1999	4.46%	8.27%	10.92%	7.40%
Growth and Income - Large Blend												
	BNY Mellon Stock Index Fund Initial Shares	11.39%	13.86%	20.85%	11.91%	13.43%	9.04%	9/29/1989	5.89%	10.77%	13.43%	9.04%
Allocation - 50 to 70% Equity												
	American Funds Asset Allocation Fund Class 2	4.12%	6.32%	14.36%	6.76%	8.01%	7.02%	4/30/1997	-1.12%	5.67%	8.01%	7.02%
	Federated Hermes Managed Volatility Fund II - P	5.35%	8.20%	11.43%	4.35%	5.72%	4.46%	2/10/1994	0.63%	3.28%	5.72%	4.46%
	MFS VIT Total Return Series Initial Class Shares	1.73%	3.41%	8.79%	3.70%	5.64%	6.34%	1/3/1995	-3.83%	2.64%	5.64%	6.34%

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		Non-Surrendered Contracts							Surrendered Contracts			
		Non-Standard Subacount Average Annual Total Return [2]							Non-Standard Subacount 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**
Managed Volatility - Asset Allocation 30% to 50% Equity												
	TOPS® Managed Risk Balanced ETF Class 2	4.13%	5.74%	7.76%	2.38%	3.41%	2.96%	6/9/2011	-1.66%	1.34%	3.41%	2.96%
Managed Volatility - Asset Allocation 50% to 70% Equity												
	American Funds Managed Risk Asset Allocation Fund P2	3.23%	5.08%	11.63%	4.41%	5.54%	5.54%	9/28/2012	-2.28%	3.34%	5.54%	5.54%
	TOPS® Managed Risk Moderate ETF Class 2	6.27%	8.33%	9.69%	3.37%	4.49%	3.71%	6/9/2011	0.75%	2.31%	4.49%	3.71%
Managed Volatility - Asset Allocation 70% to 85% Equity												
	TOPS® Managed Risk Moderately Aggressive ETF Class 2	8.99%	11.66%	11.34%	4.31%	5.28%	3.70%	4/26/2011	3.84%	3.25%	5.28%	3.70%
Managed Volatility - Foreign Large Growth												
	American Funds Managed Risk EUPAC Fund P2	9.15%	12.65%	8.93%	0.16%	2.40%	1.17%	5/1/2013	4.76%	-0.86%	2.40%	1.17%
Managed Volatility - Large Growth												
	American Funds Managed Risk Growth Fund P2	3.17%	3.81%	15.86%	5.76%	10.50%	8.77%	5/1/2013	-3.46%	4.68%	10.50%	8.77%
Managed Volatility - Large Growth and Income												
	American Funds Managed Risk Growth-Income Fund P2	4.79%	6.01%	13.56%	5.66%	7.70%	6.82%	5/1/2013	-1.41%	4.58%	7.70%	6.82%
Managed Volatility - Large Value Growth and Income												
	American Funds Managed Risk WaMu Fund P2	1.87%	3.05%	10.67%	5.46%	5.08%	4.96%	5/1/2013	-4.16%	4.38%	5.08%	4.96%
Target Date - Asset Allocation												
	Fidelity VIP Freedom® 2010 Service Class 2	1.19%	1.86%	6.74%	1.26%	3.64%	3.86%	4/26/2005	-5.27%	0.23%	3.64%	3.86%
	Fidelity VIP Freedom® 2015 Service Class 2	1.89%	2.72%	8.07%	2.00%	4.54%	4.43%	4/26/2005	-4.47%	0.96%	4.54%	4.43%
	Fidelity VIP Freedom® 2020 Service Class 2	2.62%	3.62%	9.45%	2.75%	5.38%	4.86%	4/26/2005	-3.63%	1.70%	5.38%	4.86%
	Fidelity VIP Freedom® 2025 Service Class 2	3.60%	4.73%	10.68%	3.45%	6.10%	5.46%	4/26/2005	-2.60%	2.39%	6.10%	5.46%
	Fidelity VIP Freedom® 2030 Service Class 2	4.52%	5.81%	11.75%	4.15%	7.05%	5.84%	4/26/2005	-1.60%	3.09%	7.05%	6.29%
	Fidelity VIP Freedom® 2035 Service Class 2	5.65%	7.12%	13.33%	5.28%	8.28%	9.63%	4/8/2009	-0.38%	4.21%	8.28%	9.63%
	Fidelity VIP Freedom® 2040 Service Class 2	7.79%	9.56%	15.70%	6.85%	9.36%	10.33%	4/8/2009	1.89%	5.76%	9.36%	10.33%
	Fidelity VIP Freedom® 2045 Service Class 2	9.28%	11.26%	16.91%	7.57%	9.73%	10.61%	4/8/2009	3.47%	6.47%	9.73%	10.61%
	Fidelity VIP Freedom® 2050 Service Class 2	9.61%	11.57%	17.02%	7.64%	9.76%	10.70%	4/8/2009	3.76%	6.54%	9.76%	10.70%
Target Date Retirement - Asset Allocation												
	Fidelity VIP Freedom® Retirement Service Class 2	0.89%	1.52%	5.78%	0.73%	2.40%	2.56%	4/26/2005	-5.59%	-0.30%	2.40%	2.56%
Foreign Stock - Large Growth												
	LVIP American Century International II	0.16%	0.58%	8.56%	-0.49%	5.08%	4.29%	4/29/1994	-6.46%	-1.51%	5.08%	4.29%
Foreign Stock - Large Value												
	Templeton Foreign VIP Fund Class 2	9.85%	14.40%	14.04%	7.84%	4.91%	5.03%	5/1/1997	6.39%	6.74%	4.91%	5.03%
World Allocation - Growth												
	American Funds Capital Income Builder® Class 2	5.88%	8.78%	14.14%	7.40%	6.16%	5.07%	5/1/2014	1.17%	6.30%	6.16%	5.07%
World Allocation - Large Cap												
	American Funds Global Growth Fund Class 2	14.37%	17.19%	19.91%	7.56%	11.72%	9.03%	4/30/1997	8.99%	6.46%	11.72%	9.03%
Specialty - Global Real Estate												
	Franklin Global Real Estate VIP Fund Class 2	1.56%	0.13%	6.82%	-1.42%	1.15%	5.15%	1/6/1999	-6.88%	-2.43%	1.15%	5.15%
Specialty - Technology												
	Columbia VP Seligman Global Technology Class 2	52.63%	59.46%	42.38%	23.01%	24.44%	13.44%	5/1/2000	48.30%	21.75%	24.44%	13.44%
	Invesco VI Technology Fund Series I Shares	32.20%	33.28%	34.08%	13.37%	17.32%	8.05%	5/20/1997	23.95%	12.21%	17.32%	8.05%

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Specialty - Utility												
	MFS VIT Utilities Series Initial Class Shares	-5.03%	-4.64%	9.28%	4.69%	6.11%	8.67%	1/3/1995	-11.32%	3.62%	6.11%	8.67%
Corporate Bond - High Yield												
	Federated Hermes High Income Bond Fund II - P	-1.17%	0.04%	5.56%	1.39%	2.80%	4.54%	3/1/1994	-6.96%	0.36%	2.80%	4.54%
Corporate Bond - Intermediate Term Bond												
	MFS VIT Total Return Bond Series Initial Class Shares	-3.51%	-2.95%	3.29%	-1.60%	0.28%	2.88%	10/24/1995	-9.74%	-2.60%	0.28%	2.88%
Income - Multisector Bond												
	MFS VIT Income Portfolio Initial Class Shares	-3.22%	-2.65%	3.65%	-1.25%	0.98%	2.88%	5/6/1998	-9.46%	-2.26%	0.98%	2.88%
Inflation-Protected Bond												
	LVIP American Century Inflation Prot Service	-3.23%	-3.77%	1.98%	-1.98%	0.28%	1.57%	12/31/2002	-10.51%	-2.98%	0.28%	1.57%
World Bond												
	American Funds Capital World Bond Fund Class 2	-5.33%	-5.39%	1.98%	-3.93%	-1.52%	0.70%	11/6/2006	-12.01%	-4.91%	-1.52%	0.70%
Money Market												
	Federated Hermes Government Money Fund II - S	1.28%	1.79%	2.56%	1.85%	0.55%	0.84%	11/21/1994	-5.34%	0.81%	0.55%	0.84%

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 perforformance 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.

[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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