KANSAS CITY LIFE

Century II Variable Product Series

Century II Variable Universal Life Current Performance
Ending September 30, 2026

KCL Current Fixed Account Crediting Rate is 4.00% [1]

Non-Surrendered Contracts Subacount 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 Emerging Markets VIP Fund Class 2	34.96%	44.84%	30.91%	12.19%	10.61%	4.53%	5/1/1997
Small Company - Small Blend								
	Columbia VP Select Small-Cap Value Class 2	15.04%	15.18%	14.84%	6.77%	8.37%	7.60%	5/3/2010
	LVIP JPMorgan Small Cap Core Fund Standard Class	13.63%	16.16%	15.32%	5.13%	8.57%	8.31%	1/3/1995
Small Company - Small Growth								
	BNY Mellon VIF Small Cap Initial Shares	11.41%	13.84%	11.51%	3.27%	7.35%	12.06%	8/31/1990
Growth - Diversified Emerging Markets								
	American Funds New World Fund® Class 2	14.05%	18.55%	18.49%	6.31%	8.83%	8.15%	6/17/1999
Growth - Large Blend								
	BNY Mellon Sustainable US Equity Portfolio Initial Shares	9.56%	12.23%	20.38%	10.00%	12.96%	8.75%	10/7/1993
	BNY Mellon VIF Appreciation Portfolio Initial Shares	7.07%	8.30%	12.78%	7.06%	12.10%	9.03%	4/5/1993
	Invesco VI Core Equity Fund Series I Shares	7.30%	9.22%	19.13%	10.18%	10.63%	8.47%	5/2/1994
	MFS VIT Research Series Initial Class Shares	8.03%	9.69%	16.90%	8.97%	12.01%	8.48%	7/26/1995
Growth - Large Growth								
	LVIP American Century Ultra® Value Class II	6.46%	8.05%	20.48%	9.66%	16.84%	9.27%	5/1/2001
	Fidelity VIP Contrafund Service Class 2	9.63%	12.41%	24.58%	13.00%	14.97%	11.62%	1/12/2000
	Invesco VI American Franchise Fund Series I Shares	7.64%	4.27%	21.99%	9.22%	14.33%	10.46%	7/3/1995
	MFS VIT Growth Series Initial Class Shares	5.24%	4.27%	19.71%	8.45%	14.74%	9.90%	7/24/1995
Growth - Large Value								
	LVIP American Century Value II	12.85%	16.50%	15.42%	9.77%	9.38%	8.39%	5/1/1996
Growth - Mid Cap Blend								
	LVIP JPMorgan Mid Cap Value Fund Standard Class	6.06%	6.63%	11.66%	6.09%	7.48%	9.31%	9/28/2001
Growth - Mid Cap Growth								
	LVIP American Century Capital Appreciation Class II	2.22%	-1.39%	14.10%	3.36%	10.21%	8.44%	11/20/1987
	Franklin Small-Mid Cap Growth VIP Fund Class 2	3.58%	-0.08%	10.20%	-0.96%	8.70%	7.87%	1/6/1999
	Columbia VP Select Mid Cap Growth Fund Class 2	12.80%	8.54%	20.68%	6.69%	12.02%	7.91%	5/3/2010
Growth - Mid Cap Value								
	LVIP American Century Mid Cap Value II	8.54%	8.53%	11.65%	6.82%	7.65%	8.82%	12/1/2004
Growth & Income - Large Blend								
	American Funds Growth & Income Fund Class 2	10.17%	12.43%	21.44%	12.18%	13.16%	11.37%	4/30/1997
Growth & Income - Large Growth								
	LVIP JPMorgan U.S. Equity Fund Standard Class	4.65%	5.00%	17.74%	10.61%	13.77%	9.25%	3/30/1995
Growth & Income - Large Value								
	LVIP Avantis Large Cap Value Class II	10.49%	15.30%	15.31%	6.95%	9.47%	6.80%	10/30/1997
Growth and Income - 70% to 85% Equity								
	Calamos Growth & Income Portfolio	10.86%	12.88%	19.18%	9.94%	11.48%	7.94%	5/19/1999
Growth and Income - Large Blend								
	BNY Mellon Stock Index Fund Initial Shares	11.81%	14.43%	21.45%	12.47%	14.00%	9.79%	9/29/1989
Allocation - 50 to 70% Equity								
	American Funds Asset Allocation Fund Class 2	4.51%	6.85%	14.93%	7.30%	8.55%	8.25%	4/30/1997
	Federated Hermes Managed Volatility Fund II - P	5.74%	8.74%	11.99%	4.87%	6.44%	5.70%	2/10/1994
	MFS VIT Total Return Series Initial Class Shares	2.11%	3.93%	9.33%	4.22%	6.17%	6.95%	1/3/1995
Managed Volatility - Asset Allocation 30% to 50% Equity								
	TOPS® Managed Risk Balanced ETF Class 2							
Managed Volatility - Asset Allocation 50% to 70% Equity								
	American Funds Managed Risk Asset Allocation Fund P2	3.61%	5.61%	12.19%	4.94%	6.06%	6.32%	9/28/2012
	TOPS® Managed Risk Moderate ETF Class 2	6.67%	8.87%	10.24%	3.89%	5.01%	4.29%	6/9/2011
Managed Volatility - Asset Allocation 70% to 85% Equity								
	TOPS® Managed Risk Moderately Aggressive ETF Class 2	9.40%	12.22%	11.90%	4.83%	5.81%	4.28%	4/26/2011
Managed Volatility - Foreign Large Growth								
	American Funds Managed Risk EUPAC Fund P2	9.56%	13.21%	9.47%	0.66%	2.91%	1.89%	5/1/2013
Managed Volatility - Large Growth								
	American Funds Managed Risk Growth Fund P2	3.55%	4.33%	16.44%	6.29%	11.05%	9.54%	5/1/2013
Managed Volatility - Large Growth and Income								
	American Funds Managed Risk Growth-Income Fund P2	5.18%	6.54%	14.13%	6.19%	8.24%	7.57%	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
Managed Volatility - Large Value Growth and Income								
	American Funds Managed Risk WaMu Fund P2	2.25%	3.57%	11.23%	5.98%	5.61%	5.70%	5/1/2013
Target Date - Asset Allocation								
	Fidelity VIP Freedom® 2010 Service Class 2							
	Fidelity VIP Freedom® 2015 Service Class 2	2.27%	3.24%	8.61%	2.51%	5.06%	5.05%	4/26/2005
	Fidelity VIP Freedom® 2020 Service Class 2	3.00%	4.14%	10.00%	3.27%	5.90%	5.48%	4/26/2005
	Fidelity VIP Freedom® 2025 Service Class 2	3.99%	5.25%	11.23%	3.96%	6.63%	6.08%	4/26/2005
	Fidelity VIP Freedom® 2030 Service Class 2	4.91%	6.34%	12.31%	4.67%	7.59%	6.47%	4/26/2005
	Fidelity VIP Freedom® 2035 Service Class 2	6.04%	7.66%	13.90%	5.80%	8.82%	10.25%	4/8/2009
	Fidelity VIP Freedom® 2040 Service Class 2	8.19%	10.11%	16.28%	7.38%	9.91%	10.95%	4/8/2009
	Fidelity VIP Freedom® 2045 Service Class 2	9.69%	11.82%	17.49%	8.11%	10.28%	11.23%	4/8/2009
	Fidelity VIP Freedom® 2050 Service Class 2	10.02%	12.13%	17.61%	8.18%	10.31%	11.32%	4/8/2009
Target Date Retirement - Asset Allocation								
	Fidelity VIP Freedom® Retirement Service Class 2	1.27%	2.03%	6.31%	1.23%	2.91%	3.16%	4/26/2005
Foreign Stock - Large Growth								
	LVIP American Century International II	0.53%	1.09%	9.10%	0.00%	5.61%	4.92%	4/29/1994
Foreign Stock - Large Value								
	Templeton Foreign VIP Fund Class 2	10.26%	14.97%	14.61%	8.38%	5.43%	5.75%	5/1/1997
World Allocation - Growth								
	American Funds Capital Income Builder® Class 2	6.28%	9.33%	14.72%	7.93%	6.69%	5.76%	5/1/2014
World Allocation - Large Cap								
	American Funds Global Growth Fund Class 2	14.80%	17.78%	20.51%	8.10%	12.28%	10.22%	4/30/1997
Specialty - Global Real Estate								
	Franklin Global Real Estate VIP Fund Class 2	1.94%	0.63%	7.36%	-0.93%	1.65%	5.94%	1/6/1999
Specialty - Technology								
	Columbia VP Seligman Global Technology Class 2	53.20%	60.26%	43.10%	23.63%	25.06%	14.51%	5/1/2000
	Invesco VI Technology Fund Series I Shares	32.70%	33.94%	34.76%	13.94%	17.91%	8.89%	5/20/1997
Specialty - Utility								
	MFS VIT Utilities Series Initial Class Shares	-4.68%	-4.16%	9.83%	5.21%	6.64%	9.32%	1/3/1995
Corporate Bond - High Yield								
	Federated Hermes High Income Bond Fund II - P	-0.80%	0.55%	6.09%	1.90%	3.31%	5.17%	3/1/1994
Corporate Bond - Intermediate Term Bond								
	MFS VIT Total Return Bond Series Initial Class Shares	-3.15%	-2.46%	3.80%	-1.10%	0.79%	3.41%	10/24/1995
Income - Multisector Bond								
	MFS VIT Income Portfolio Initial Class Shares	-2.86%	-2.16%	4.17%	-0.75%	1.49%	3.90%	5/6/1998
Inflation-Protected Bond								
	LVIP American Century Inflation Prot Service	-2.58%	-2.90%	2.90%	-1.09%	1.18%	2.49%	12/31/2002
World Bond								
	American Funds Capital World Bond Fund Class 2	-4.98%	-4.92%	2.50%	-3.45%	-1.03%	1.64%	11/6/2006
Money Market								
	Federated Hermes Government Money Fund II - S	1.66%	2.30%	3.07%	2.36%	1.06%	1.37%	11/21/1994

Footnotes

Kansas City Life's Variable Universal Life (VUL) 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.

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 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 VUL.

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 Variable Life 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.*

Kansas City Life Century II Variable Product Series Distributed Through Sunset Financial Services, Inc.
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