



KANSAS CITY LIFE INSURANCE COMPANY

PROUDLY SERVING POLICYHOLDERS SINCE 1895

A promise of financial security is only as good as the company that makes it. When Kansas City Life makes a promise, we stand behind it. Since 1895, we have seen Policyowners through world wars, the Great Depression, and various periods of recession and inflation.

Kansas City Life's reputation is built on integrity, sound investment strategies, and honest business practices. To us, integrity is not an outdated notion in today's fast-paced world. It is the guiding force behind every decision we make. Every Policy we sell is backed by a century of quality service and financial security.

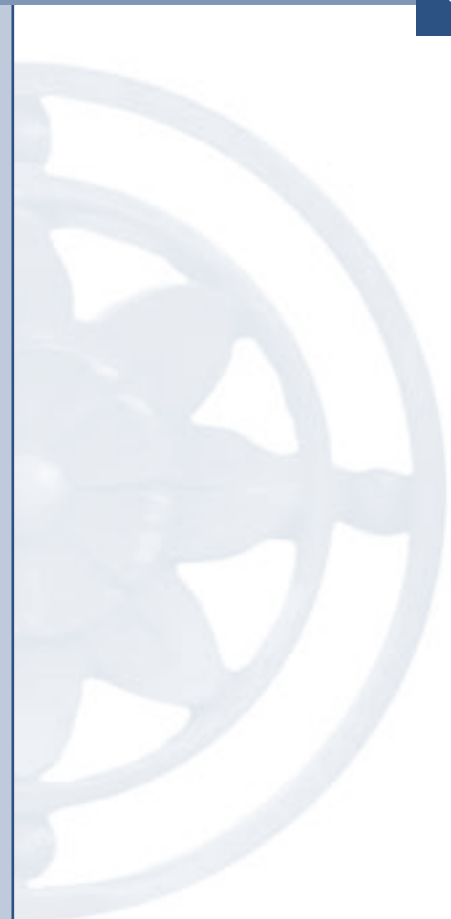
The wisdom behind our corporate philosophy of protection and safety for our Policyowners has never been more important. In an ever-changing world, you can count on Kansas City Life to be with you now and in the years to come.



ADDITIONAL FACTS ABOUT KANSAS CITY LIFE AND THE KCL FAMILY OF COMPANIES

- More than \$32.5 billion of Life Insurance in force
- More than 4,000 Agents (across all companies) serving more than 695,000 Policyowners from coast to coast
- A complete portfolio of Fixed and Variable* Insurance Products for financial protection:
 - Universal Life (Fixed and Variable*)
 - Traditional Whole Life
 - Interest Sensitive Whole Life
 - Term Life and Group Term Life
 - Annuities (Fixed and Variable*)
 - Individual Retirement Accounts
 - Tax-sheltered Accounts
 - Pension and Profit-sharing Plans
 - Stocks, Bonds, CDs, Mutual Funds*
- Kansas City Life is a publicly traded company (NASDAQ: KCLI)

*Securities and Investment Advisory Services offered through Sunset Financial Services, Inc.,
3520 Broadway, Kansas City, MO 64111, 816-753-7000. Member NASD/SIPC.
Sunset Financial Services, Inc. is a wholly owned subsidiary of Kansas City Life Insurance Company.



HIGH RATINGS FROM INDEPENDENT ANALYSTS

Kansas City Life has received high ratings from some of the nation's most respected and independent rating agencies.

<u>Agency</u>	<u>Rating*</u>	<u>Description</u>
A.M. Best	A	Excellent
Standard & Poor's	A+	Good
Weiss	B	Good

A. M. BEST COMPANY: A (EXCELLENT)

Rating is based on A. M. Best's measurement of Kansas City Life's financial strength and operating performance. According to Best, "A (Excellent) is assigned to companies which, in our opinion, have demonstrated excellent overall performance when compared to the standards established by A. M. Best Company. A (Excellent) companies have a strong ability to meet their obligations to Policyowners over a long period of time."

There are 15 ratings from A.M. Best, ranging from A++ (Superior) to F (in Liquidation).

STANDARD AND POOR'S: A+ (GOOD)

This Claims-Paying Ability Rating from Standard and Poor's (S&P) is based on Kansas City Life's superior capitalization, high-quality investments, conservative management, and advantageous market position.

S&P's 18 ratings range from AAA (Superior) to BBB (Adequate).

WEISS RESEARCH: B (GOOD)

The Weiss Research rating reflects the agency's opinion regarding Kansas City Life's ability to meet its commitments to the Policyowner – not only under current economic conditions, but also during a declining economy or in an environment of increased liquidity demands.

Weiss ratings range from A (Excellent) to F (Failed).

** Note: The ratings reflected in this summary are current as of December 2004.*

COMMITTED TO ETHICS AND INTEGRITY

Kansas City Life is proud to be a member of the Insurance Marketplace Standards Association (IMSA), a voluntary ethical market conduct organization created by Life Insurers. IMSA Members have adopted policies and procedures that demonstrate a commitment to honesty, fairness, and integrity in all customer contacts in the sale and service of individual Life Insurance and Annuity products.



For more information about Kansas City Life Insurance Company, our products and services, or our Representatives, write or visit our Home Office at 3520 Broadway, Kansas City, MO 64111, or call us at (816) 753-7000 or 1-800-572-2467.



INSURANCE
MARKETPLACE
STANDARDS
ASSOCIATION

MEMBERSHIP
PROMOTES
ETHICAL MARKET
CONDUCT FOR
INDIVIDUAL LIFE
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