



SIGNATURE TERM EXPRESS SERIES

KANSAS CITY LIFE INSURANCE COMPANY



# Agent Sales Guide

FOR AGENT USE ONLY.  
NOT FOR USE WITH MEMBERS OF THE PUBLIC.





## **Signature Term Express Agent Guide**

Product advantages.....	2
Signature Term Express Specifications .....	3
Signature Term Express with ROP Specifications .....	3
The simplified issue term marketplace .....	4
Term conversion .....	4
Return of premium .....	4
Underwriting.....	5
Height and Weight Chart .....	6
Signature Term Express provisions.....	7
Signature Term Express riders.....	8
Prescription drug exclusions .....	9

# The right protection for families and their mortgages

Signature Term Express 15, 20 and 30 is a simplified issue term series with a rapid issue process that is priced to compete against major carriers in the term market. The return of premium (ROP) feature of the Signature Term Express ROP 20, 25 and 30 allows the policy to provide cash value to the owner upon surrender. Kansas City Life Insurance Company's Signature Term Express offers a variety of provisions and optional benefits that will appeal to those who are seeking to protect their mortgage.

## Product advantages

Signature Term Express is designed with the competitive pricing and fast underwriting you need to get the sale. In addition, unique living benefits can help protect the client and their valuable insurance in case life events occur. Conversion options also combine to help you retain the buyer as a lifelong client.

Signature Term Express represents the latest in product design features and industry trends, such as:

- Competitive rates and commissions
- Objective underwriting rules and requirements for all applications
- Quick issue time
- Guaranteed maximum premium provision to ensure rates remain affordable
- With the ROP feature of Signature Term Express ROP 20, 25 and 30, the policy provides cash value to the owner upon surrender and, at the end of the initial policy period, the cash value equals the basic premiums paid (assuming no policy changes)
- Acceleration of death benefit riders offering an accelerated death benefit payment amount in the event of a terminal illness, critical illness or chronic condition
- Waiver of premium for unemployment or residential damage to help protect a mortgage
- Waiver of premium, accidental death benefit and children's term insurance options available



<b>Signature Term Express Specifications</b>			
	<b>Signature Term Express Level 15</b>	<b>Signature Term Express Level 20</b>	<b>Signature Term Express Level 30</b>
<b>Type of coverage</b>	<i>Level death benefit, 15-Year Renewable/ Convertible Term</i>	<i>Level death benefit, 20-Year Renewable/ Convertible Term</i>	<i>Level death benefit, 30-Year Renewable/ Convertible Term</i>
<b>Issue ages</b> <i>(May vary by state)</i>	<i>18 – 65 age last birthday</i>	<i>18 – 60 age last birthday</i>	<i>18 – 50 age last birthday</i>
<b>Renewable to</b>	<i>Age 95</i>		
<b>Minimum face amount</b>	<i>\$50,000</i>		
<b>Maximum face amount</b>	<i>\$300,000</i>		
<b>Policy fee – noncommissionable</b>	<i>\$60</i>		
<b>Risk classes</b>	<i>Standard Nontobacco, Standard Tobacco, Sex distinct rates</i>		
<b>Deadline for conversion</b>	<i>Available after policy year 2 and through lesser of policy year 12 or anniversary age 65. Signature Term Express is convertible to Value Assured.</i>		
<b>Premium guarantee and duration</b>	<i>Yes – first 15 years</i>	<i>Yes – first 20 years</i>	<i>Yes – first 30 years</i>
<b>Riders</b>	<i>ADB, CTI, IAO, WP</i>		
<b>Other benefits</b>	<i>Accelerated Death Benefit for Chronic Condition, Accelerated Death Benefit for Critical Illness, Accelerated Death Benefit for Terminal Illness, Waiver of Premium for Unemployment, Waiver of Premium for Residential Damage</i>		
<b>Application form</b>	<i>ICC17A193/A193 Request “STE 15”</i>	<i>ICC17A193/A193 Request “STE 20”</i>	<i>ICC17A193/A193 Request “STE 30”</i>

<b>Signature Term Express ROP Specifications</b>			
	<b>Signature Term Express ROP 20 year</b>	<b>Signature Term Express ROP 25 year</b>	<b>Signature Term Express ROP 30 year</b>
<b>Issue ages</b>	<i>20 – 55 for SNT, 20 – 50 for ST age last birthday</i>		<i>20 – 50 age last birthday</i>
<b>Renewable to</b>	<i>Age 95</i>		
<b>Minimum face amount</b>	<i>\$50,000</i>		
<b>Maximum face amount</b>	<i>\$300,000</i>		
<b>Policy fee</b>	<i>None</i>		
<b>Premium banding</b>	<i>B50, B100</i>		
<b>Risk classes</b>	<i>Standard Nontobacco, Standard Tobacco, Sex distinct</i>		
<b>Deadline for conversion</b>	<i>Available after policy year 2 through the lesser of policy year 12 or anniversary age 65. Signature Term Express ROP is convertible to Value Assured.</i>		
<b>Premium guarantee and duration</b>	<i>Yes – first 20 years</i>	<i>Yes – first 25 years</i>	<i>Yes – first 30 years</i>
<b>Riders</b>	<i>ADB, CTI, IAO, WP</i>		
<b>Other benefits</b>	<i>Accelerated Death Benefit for Chronic Condition, Accelerated Death Benefit for Critical Illness, Accelerated Death Benefit for Terminal Illness, Waiver of Premium for Unemployment, Waiver of Premium for Residential Damage</i>		
<b>Application form</b>	<i>ICC17A193/A193 Request “STE ROP 20”</i>	<i>ICC17J193/J193 Request “STE ROP 25”</i>	<i>ICC17A193 or A193 Request “STE ROP 30”</i>

# The simplified issue term marketplace

## Policy features

- Can help pay off mortgage at insured's death
- Signature Term Express ROP provides cash value to owner upon surrender and, at end of initial policy period, the cash value is equal to the basic premiums paid (assuming no policy changes)
- Optional Waiver of Premium rider can help with mortgage payments by waiving premiums if the insured becomes disabled
- Residential Damage Waiver of Premium Rider waives premiums if the insured's primary residence sustains \$25,000 or more in damages
- Unemployment Waiver of Premium Rider waives premiums if insured becomes unemployed

## Prepaid premiums

A premium discount will be given for annual renewal premiums received one or more years in advance of their due date. This discount is only allowed on annual premiums. If a policyholder prepays renewal premiums and then surrenders before all prepaid renewal premiums have been applied, the policyowner will receive a return of the unused portion of the prepaid renewal premiums. The maximum prepayment period is the life of the policy.

## Reinstatement

The policy may be reinstated within three years after the date of any past due premium. Reinstatement is subject to receipt of evidence of insurability of the insured and payment of all past due premiums with a 6% interest from the due date of the premium, including the amount of premium from the beginning of the policy month in which reinstatement occurs to the next premium due date, if applicable. For Signature Term Express ROP, reinstatement is subject to the payment or reinstatement of any indebtedness existing when the policy terminated, with interest from that date.

## Term conversion

Signature Term Express may be converted to Value Assured without evidence of insurability provided the amount does not exceed the death benefit of the term policy payable at the time of conversion and the premium for the Signature Term Express is not currently waived under a waiver of premium rider.

Conversion is available after policy year two through the lesser of year 12 and age 65.

## Return of premium

With Signature Term Express ROP, your client may choose to receive 20, 25 or 30 years of death benefit protection. Then if the policy is outlived, the client receives something tangible in return – all eligible premiums paid, tax-free. Premiums paid for rider benefits are not included in the return of premium calculation. Cash value at the end of the level period equals premiums paid for base coverage only and assumes no policy changes.

The following chart shows the difference between a Signature Term Express Level 30 and a 30 year Signature Term Express ROP.

The following example is illustrative only and will vary by age, gender, risk class, length of guarantee and face amount.

Signature Term Express Level 30
\$100 monthly premium
If still living in 30 years, then client receives \$0.

Signature Term Express ROP – 30 year
\$150 monthly premium
If still living in 30 years, then client receives \$54,000 tax free.

<b>Underwriting</b>	
<i>Simplified underwriting</i>	
<i>Build Chart</i>	
<i>MIB</i>	
<i>Pharmaceutical check</i>	
<b>MVR</b>	<i>Mandatory for ages 18 – 45. As needed for ages 46 – 65.</i>
<b>Phone interview</b>	<p><i>For face amounts of \$50,000 to \$250,000:</i></p> <ul style="list-style-type: none"> <li>• <i>Random phone interview</i></li> <li>• <i>Mandatory for ages 61 – 65</i></li> </ul> <p><i>For face amounts of \$250,001 to \$300,000:</i></p> <ul style="list-style-type: none"> <li>• <i>Mandatory phone interview</i></li> </ul>
<b>APS</b>	<i>As needed for ages 61 – 65</i>
<b>Mortgage</b>	<p><i>To be considered for coverage, applicant needs to have purchased or refinanced a home in last 2 years and answered “Yes” on application. Below is question as presented on the application.</i></p> <p>Has the proposed Insured purchased a home or refinanced a home within the last 2 years? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>If “Yes”, please provide details below.</p> <p>Approximate mortgage loan amount           \$ _____</p> <p>Mortgage loan financial institution name   _____</p>
<b>Diabetes</b>	<p><i>If applicant has been diagnosed with diabetes, Question 8a can be answered “Yes” but Questions 8b and 8c must be answered “No”.</i></p> <p><i>If applicant has been diagnosed with diabetes prior to age 50, applicant will be declined.</i></p> <p><i>If applicant is taking insulin at any age, applicant will be declined.</i></p> <p><i>If applicant is diabetic with any complication, applicant will be declined.</i></p>
<b>Visa</b>	<p><i>To be considered for coverage, these are the acceptable types of visas (fully underwritten product rules may vary).</i></p> <ul style="list-style-type: none"> <li>• <i>Permanent residency visa</i></li> <li>• <i>H1B or L1 visa</i> <ul style="list-style-type: none"> <li>o <i>Individual must have been residing in the U.S. for a minimum of one year.</i></li> <li>o <i>For foreign travel, contact Underwriting with questions.</i></li> <li>o <i>A copy of the proposed insured’s visa, I-94 Form and/or I-797A, Notice of Action form will be required.</i></li> </ul> </li> </ul>

## Height and Weight Chart

Height	Minimum Weight	Maximum Weight	Table Maximum Weight (Diabetic and Multiple Impairments)
4'8"	78	195	182
4'9"	80	200	187
4'10"	83	206	192
4'11"	86	213	197
5'	89	218	203
5'1"	92	225	208
5'2"	95	231	213
5'3"	97	237	218
5'4"	100	243	223
5'5"	104	250	229
5'6"	107	257	236
5'7"	109	264	242
5'8"	113	272	248
5'9"	116	280	256
5'10"	119	288	263
5'11"	123	296	271
6'	127	304	279
6'1"	131	312	287
6'2"	135	320	294
6'3"	139	328	301
6'4"	143	336	310
6'5"	146	345	318
6'6"	150	354	326
6'7"	154	364	334
6'8"	159	374	343
6'9"	164	384	350
6'10"	169	394	357

# Signature Term Express provisions

The following policy provisions are built into the policy at *no cost* to the consumer.

## Accelerated Death Benefit for Chronic Condition

The policyowner will receive an accelerated death benefit payment amount if the insured requires assistance with two of the six activities of daily living (ADLs) for 90 consecutive days as certified by a physician or requires substantial supervision to protect him or herself from threats to health and safety due to severe cognitive impairment.

This is a no-cost rider and automatically added at issue.\*

## Accelerated Death Benefit for Critical Illness

The policyowner will receive an accelerated death benefit payment amount in the event of the insured's critical illness such as a heart attack, cancer, kidney failure, major organ failure or stroke.

This rider can be used more than once, but only once for a given trigger and no more than once each 12 months.

This is a no-cost rider and automatically added at issue.\*

## Accelerated Death Benefit for Terminal Illness

The policyowner will receive an accelerated death benefit payment amount of up to 80% of the policy's face amount if the insured is diagnosed as having a terminal illness with a life expectancy of 12 months or less. The accelerated death benefit amount can never exceed \$250,000.

This rider can only be used once.

This is a no-cost rider and automatically added at issue.\*

## Residential Damage Waiver of Premium Rider

If the insured's primary residence sustains \$25,000 or more in damages, all policy and rider premiums will be waived for a six-month period. Proof of damage will be required at the time of the claim.

This rider can only be used once.

This is a no-cost rider and automatically added at issue.\*

## Unemployment Waiver of Premium Rider

If the insured becomes unemployed, all policy and rider premiums will be waived for up to a six-month period. Proof of unemployment will be required at the time of the claim.

This benefit is available beginning 24 months after the issue date of the policy.

This is a no-cost rider and automatically added at issue.\*

*\*Subject to state approval.*



# Signature Term Express riders

## **ADB – Accidental Death Benefit**

### **Issue ages: 18 – 60**

This rider provides for payment of an additional death benefit in the event of a covered accidental death. The benefit terminates on the policy anniversary on which the insured's age is 70. There is a \$200,000 coverage maximum on any one insured, including any accidental death benefits of other companies and the maximum cannot exceed the initial face amount.

## **CTI – Children's Term Insurance**

### **Issue ages: 14 days – 17 years (child's age)**

This rider may be attached only to the primary insured's policy. One low, annual premium provides coverage for all dependent children regardless of their ages. Children born after the policy takes effect are automatically covered at 14 days of age.

## **IAO – Income Assured Option**

### **Issue ages: All**

Allows the owner to choose how the death benefit is paid out. At the time the endorsement is added, the owner designates a Lump Sum Benefit Amount that is immediately paid out at proof of death. The owner also designates an Installment Benefit Amount paid for a designated number of installment benefit years after proof of death. Payments of the Installment Benefit Amount begin one modal period after the Lump Sum Benefit Amount is paid and are paid according to the mode selected. This is a no-cost enhancement.

## **WP – Waiver of Premium**

### **Issue ages: 18 – 55**

With this rider, premiums falling due during a period of total disability will be waived. For premiums to be waived, disability must have existed for six consecutive months and must have occurred before age 60 and prior to the expiration date of the policy.

*Riders may not be available in all states and benefits may vary by state. Please see the Product Guide on the Kansas City Life Illustration System for complete details and rider limitations.*



# Prescription drug exclusions

Proposed insured who are currently taking *any* of the below listed prescription medications are not eligible for the Signature Term Express Series. Kansas City Life reserves the right to ask additional questions or pursue additional information and take final action on any medication or combination of medications listed and not listed here.

Abacavir	Dobutamine Hcl	Lamictal	Rilutek
Abilify	Donepezil	Lanoxin	Risperdal
Adcirca	Droxia	Latuda	Rituxan
Aggrenox	Eldepryl	Leucovorin Calcium	Sandimmune
Alkeran	Eligard	Lexiva	Saphris
Amiodarone	Eliquis	Limbitrol	Seroquel
Ampyra	Eminase	Lithium	Serzone
Antabuse	Enbrel	Megestrol Acetate (Megace)	Sinemet
Anoro Ellipta	Entresto	Mercaptopurine	Sotalol
Aricept	Erythropoietin	Methadone	Sovaldi
Arimidex	Epivir Hbv	Methotrexate	Spiriva
Atripla	Ergoloid Mesylates	Mitomycin	Stalevo
Avonex	Exelon	Morphine Sulfate	Stribild
Azilect	Fanapt	Mycophenolate Mofetil	Suboxone
Baraclude	Femara	Myfortic	Sustiva
Betaseron	Flecainide	Nabi-Hb	Symbyax
Breo Ellipta	Fluorouracil	Naloxone Hcl	Tamoxifen
Buprenorphine (Subutex)	Galantamine	Naltrexone Hcl	Targretin
Calcium Acetate	Hydrobromide	Namenda	Temodar
Campath	Gammagard	Neupogen	Teslac
Campral	Gamunex	Nitroglycerin	Tikosyn
Caprelsa	Gengraf	Odefsey	Tolcapone
Carbidopa/Levodopa	Genvoya	Olysio	Truvada
Casodex	Geodon	Opdivo	Tudorza
Cayston	Haldol	Panretin	Tysabri
Cellcept	Haloperidol	Pegasys	Viracept
Chlorpromazine Hcl	Harvoni	Peg-Intron	Viramune
Clozapine	Hepsera	Perphenazine	Viread
Cognex	Humira	Pradaxa	Vraylor
Combivir	Hydrea	Prograf	Xarelto
Comtan	Hydroxyurea	Quinidine	Xeljanz
Copaxone	Infergen	Ranexa	Yervoy
Crixivan	Inspira	Razadyne	Zenapax
Cyclosporine	Insulin	Rebif	Zemplar
Cytosan	Invega	Retrovir	Zerit
Daklinza	Invirase	Revia	Ziagen
Daliresp	Isentress	Revlimid	Zidovudine
Descovy	Kaletra	Rexulti	Zoladex
Digitek	Kalydeco	Rhythmol	Zyprexa
Digoxin	Keytruda	Ribavirin	

---

Individual consideration is given for the following medications. Provide the reason for the medication on the application.

Carvedilol	Coumadin	Prednisone
Clopidogrel	Enoxaparin Sodium	Plavix
Coreg	Lovenox	Warfarin

*Note: The coverage described in this brochure is for Signature Term Express 15, 20 and 30 and Signature Term Express ROP 20, 25 and 30 from Kansas City Life Insurance Company (Home Office: Kansas City, Mo.). Policy form ICC18J198 or J198, ICC17J196 or J196; rider forms ICC17R231 or R231, ICC17R232 or R232, ICC17R233 or R233, ICC17R236 or R236, ICC17R237 or R237, ICC17R238 or R238, R102, R207, M652, R234, R235, R100, R214. Form numbers may differ by state. Coverage may not be available in all states.*

***For more information, contact:***



1340 Shermer Road, #220  
Northbrook, IL 60062  
847-559-9121

12187



**KANSAS CITY LIFE**

3520 Broadway  
Kansas City, MO 64111  
816-753-7000  
[www.kclife.com](http://www.kclife.com)

6.20C