9 reasons why the Lifetime Income Rider (LIR) from Kansas City Life Insurance Company is a good option for generating guaranteed income for life:

1. **Competitive LIR bonus** – a 7.2% compound annual bonus available during the first 10 rider years if no withdrawals are taken in those years

2. **Avoids market turbulence** – the fixed annuity provides safety of principal during the contract's accumulation period

3. **Multiple income options** – the option to annuitize the fixed annuity's contract value, or trigger the LIR's Lifetime Income Amount (LIA) to generate guaranteed income

4. **RMD friendly** – if required minimum distributions (RMDs) from a tax-qualified LIR exceed the LIA, the RMD could be paid without reducing income from the rider

5. **Nursing Home Confinement Enhancement** – offers the flexibility to increase the LIA for nursing home confinement*

6. **Joint Lifetime Income Option** – provides guaranteed lifetime income for as long as the annuitant or spouse is alive (LIA based on attained age of the younger of annuitant or spouse)

7. **Step-up provision** – the Guaranteed Withdrawal Balance (GWB), which determines the LIA, will step up to the contract value of the annuity if the contract value is greater than the GWB

8. **Flexibility** – can stop and start LIA payments as many times as the annuitant wishes

9. **Accessibility** – allows continued access to contract value of the fixed annuity

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**The Nursing Home Confinement Enhancement is not available in California, Connecticut, Florida, and Maryland.*