

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

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

**1** **Competitive LIR bonus** – in rider years 1 – 10, a 7.2% compound annual bonus to the Lifetime Income Amount is available any year a withdrawal is not taken

**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

**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

**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)

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

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

**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

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

**10** **The power of waiting** – delaying the start of lifetime income greatly increases the guaranteed lifetime income available



Mike Deon  
Vice President, Agencies  
Kansas City Life Insurance Company  
855-277-2090 | [join.kclife.com](http://join.kclife.com)



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