



# Enhanced Living Benefits Rider

A benefit to preserve assets and secure independence



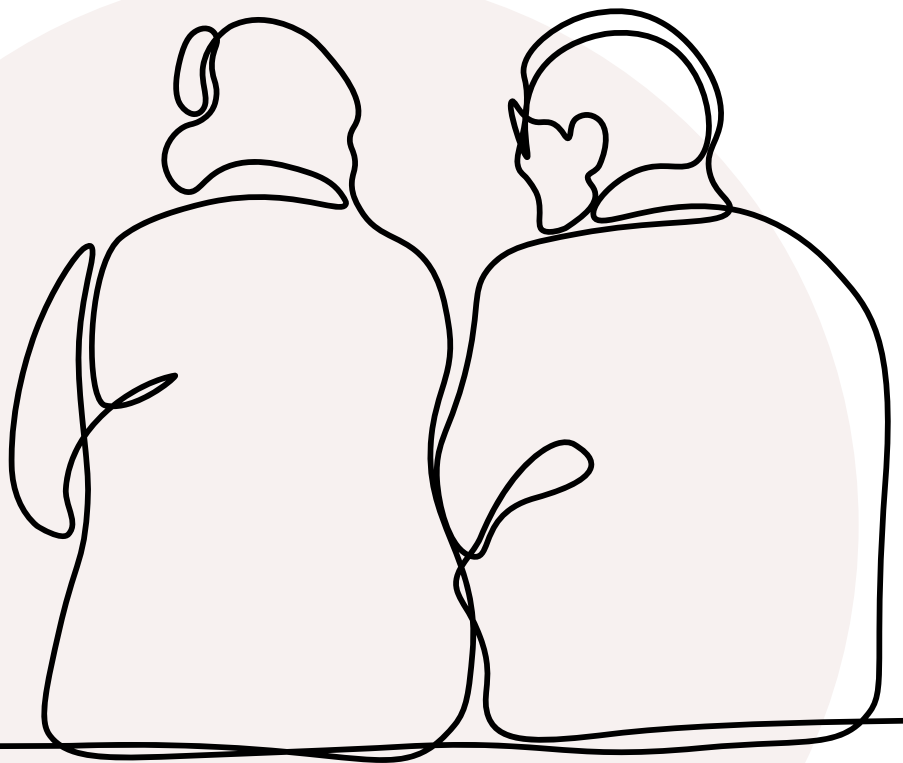
KANSAS CITY LIFE

# Prepare for the unexpected

**No one can predict the future. You probably know someone who has required care services resulting from an unexpected illness or injury. Or maybe you've been a caregiver yourself. Either way, you may wonder how you'll handle your own care needs should they arise.**

An unexpected illness or injury can result in expensive care that can significantly erode your assets or rob you of your independence. Will your family be able to take care of you and will you be able to stay in your home? Or will you require treatment in a long-term care facility? How will this need for care impact your retirement nest egg you've been building?

It's hard to think about becoming ill or injured and requiring extensive care. But at some point in our lives, about 60% of us will need assistance with things like getting dressed, driving to appointments, or making meals.\*



*\*Source: [www.longtermcare.gov](http://www.longtermcare.gov)*

## An innovative benefit

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Kansas City Life Insurance Company understands the importance of preparing for such a situation – no matter what your age.

When you combine our innovative Enhanced Living Benefits (ELB) rider with an eligible Kansas City Life universal life (UL) insurance policy, you can help protect a couple of important needs – with one policy. The life insurance protects your loved ones with a death benefit while the ELB rider helps provide an additional layer of protection against long-term care expenses not covered by long-term care insurance ... and can be a viable alternative to self-insuring.

With the ELB rider, you receive protection for unexpected expenses by gaining access to your life insurance proceeds as a living benefit.\* That means a portion of your life insurance death benefit is prepaid when a qualifying condition triggers benefit payments, which can help you to protect your hard-earned assets and live the way you desire.

### **Combining life insurance with the ELB rider may help:**

- Keep you from having to liquidate your assets to pay for your care services
- Reduce the impact on your family – both in providing care and easing the financial impact
- Preserve your independence to stay in your own home by paying to receive in-home nursing care if you need it or by making necessary modifications to your home to make it more accessible

*\*The ELB rider is not a long-term care, nursing home, or health insurance policy.*



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**Benefits may be taxable. Receipt of benefits, or even the fact that a policy with this type of rider is owned, may affect Medicaid and Supplemental Security Income (SSI) eligibility. As with all taxable matters, consult with your tax advisor to determine the tax consequences prior to electing to receive benefits.**

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## Valuable protection

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For a fraction of what a stand-alone, long-term care policy would cost, you can help secure your family's assets with protection from Kansas City Life.

Adding the ELB rider to one of our UL insurance policies is an affordable way to help provide funds for long-term care. And, if you don't use the benefits of this rider, your beneficiary still receives a death benefit. Even if you do use a portion of your total ELB rider benefit, your beneficiary will receive the remaining life insurance death benefit.

This valuable protection is available as a rider attached to our UL products. The ELB rider allows for a prepayment of a portion of the death benefit if you qualify under either or both of the following options:

- **Chronic Condition Option:** You must be certified by a licensed physician as being permanently unable to perform, without substantial assistance, at least two of the six activities of daily living or require supervision because of permanent, severe cognitive impairment. You must be receiving health care assistance at least two times per week.

Activities of daily living are:

Bathing  
Continence  
Dressing  
Eating  
Toileting  
Transferring



- **Confinement Option:** You must reside in and receive care from an eligible nursing home due to a condition that is expected to require confinement for the remainder of your life.

With the ELB rider, you may elect payments under one or both options – both options are payable concurrently if you qualify under both. The monthly benefit payment amount for each benefit qualification option will be 2% of the benefit base. As an alternative to a monthly benefit payment, a lump sum payment option is also available.

And unlike other types of insurance, the proceeds paid from the ELB rider have no restrictions or limits on how they are used. Once you qualify, there are no limitations on how you choose to use the benefit money, so you are in control.

With the flexibility of the ELB rider, you can choose to:

- Compensate family and friends who are caring for you
- Pay someone to come to your home to care for you
- Modify your home to accommodate your needs
- Move into an assisted living facility or nursing home
- Attend an adult day health care center

## Securing independence

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The ELB rider was designed to access the life insurance proceeds of a UL policy to help pay for unexpected expenses.

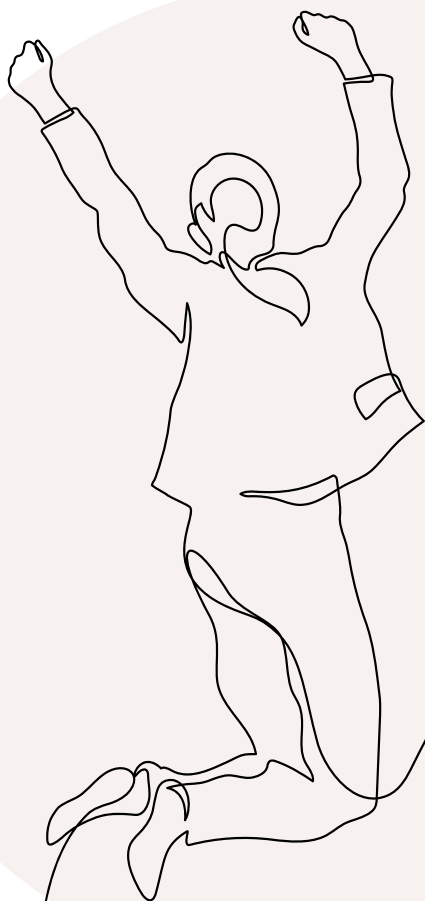
Many of today's retirees and preretirees are very concerned about maintaining their independence and not burdening their family with their care.

If you need long-term care, the costs can deplete more than your hard-earned assets. Without long-term care protection, the financial and emotional burden of caring for you can fall to your family.

### The Cost of Care

To help give you an idea of how expensive long-term care services can be, here are some national averages.\*

- \$314 a day (or \$9,555 per month) for a semi-private room in a nursing home
- \$361 a day (or \$10,965 per month) for a private room in a nursing home
- \$200 a day (or \$6,077 per month) for care in an assisted living facility
- \$220 a day for a home health aide
- \$213 a day for homemaker services
- \$400 for a 10-hour workday with a registered nurse



\*Source: <https://www.seniorliving.org/nursing-homes/costs>

## Stretching the ELB Benefits

Mark and Sally purchased a Compass Elite IUL insurance policy for Sally with a policy face amount of \$600,000. Because they also added the ELB rider to the policy at the time of issue, they gained additional peace of mind knowing that if Sally experienced an unexpected injury or illness, they could use up to the maximum benefit base of \$500,000 to help pay the costs of care.

Several years later, Sally was diagnosed with a neurological disorder that affected her ability to perform all six activities of daily living (bathing, continence, dressing, eating, toileting, and transferring). Sally's IUL policy with the ELB rider allows Sally to receive the maximum monthly chronic condition benefit amount of \$10,000, which is 2% of the benefit base. Mark and Sally can use this monthly benefit to pay for in-home nursing care, to help modify their home to make it more wheelchair accessible, or for however they see fit.

If Sally needs to receive care from an eligible nursing home in the future, she could also receive the maximum monthly confinement benefit amount of \$10,000 (also 2% of the benefit base), bringing the total monthly benefit amount to \$20,000.

How long will benefits last?

- Maximum monthly benefit amount: \$20,000 = 25 months (approximately 2 years)
- If monthly benefit need is only \$10,000 = 50 months (approximately 4 years)
- If monthly benefit need is only \$5,000 = 100 months (approximately 8 years)
- If monthly benefit need is only \$3,000 = 166 months (approximately 14 years)

Mark and Sally helped protect their retirement nest egg and financial independence they worked hard to build by taking advantage of the living benefits provided in Sally's life insurance policy with the ELB rider.





## Is Kansas City Life's Enhanced Living Benefits Rider right for you?

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If you are seeking added benefits to your policy to help ensure your financial independence, then the ELB rider may be perfect for you.

## Act now to protect your future

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There's no better time than right now to protect you and your loved ones against the unexpected. Your Kansas City Life representative can help ensure your family's future financial security and determine the best plan for accomplishing your goals.

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And unlike other types of insurance, the proceeds paid from the ELB rider have no restrictions or limits on how they are used.

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## *Protecting policyowners for 130 years*



Since 1895, Kansas City Life Insurance Company has assisted policyholders through world wars, the Great Depression, and various periods of recession and inflation. Built on integrity, sound investment strategies, and honest business practices, every product we sell is backed by more than a century of quality service and financial security.

*The coverage described is for the Enhanced Living Benefits Accelerated Death Benefit Rider from Kansas City Life Insurance Company (Home Office: Kansas City, Mo.). Rider Form ICC23R254/R254 or ICC24R253/R253. Form number may differ by state. Coverage may not be available in all states.*

*Security Assured.®*



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