



Explore Kansas City Life Insurance Company's new Critical Illness Rider

A critical illness can happen to anyone – and at any time, without warning. When someone is diagnosed with or experiences a critical illness, such as a heart attack, stroke, or cancer, it can disrupt life for the whole family.

Customizing a life insurance policy with Kansas City Life Insurance Company's Critical Illness Rider (CIR) can provide important protection that your clients may need.

Be sure to maximize your efforts by following these steps.

1. It is important to include a discussion about the CIR every time you meet with a client.
2. Adding this no-cost benefit to a universal life (UL) or indexed universal life (IUL) policy can help protect your clients if the unexpected happens.
3. Utilize Kansas City Life's Accelerated Underwriting. Get business paid faster with contactless policy issue. No para-med, blood, or urine tests for applicants who meet qualifications.

In addition to the extensive product and rider portfolio, enjoy these valuable benefits when you contract with Kansas City Life, a strong company operating for 130 years:

- Yearly incentive trips to which a spouse/significant other is also invited
- Sales contests with cash prizes
- Agent benefits including Deferred Compensation, Stock Bonus Plan as well as Subsidized Group Long-Term disability insurance – Up to \$5,000 per month
- Access to an Underwriting Team
- Access to an agent Concierge Team to assist with training on products and systems as well as case design
- Access to an Advanced Market attorney



For information about a vested independent contract with Kansas City Life Insurance Company, call Mike Deon, Vice President, Agencies, 855-277-2090, or visit join.kclife.com.

