Be Spot On with customization for your clients' protection with the Income Assured Option available from Kansas City Life Insurance Company.

Can you guarantee your life insurance prospects that their life insurance proceeds will last longer than 3 years should death occur? You can if they purchase a Kansas City Life product that includes the Income Assured Option (IAO).

Most life insurance proceeds are paid in a lump-sum, which is great for immediate cash needs. But what about ongoing income needs for the surviving family members? In 2010, insured households had coverage to replace their income for 3.5 years. In 2016, that dropped to 3 years.*

Determining how income is replaced after a breadwinner passes can be difficult and draining. However, having a plan in place can make life easier during the most challenging times. With Kansas City Life's IAO, you can customize your client's life insurance policy and death benefit to protect their family with guaranteed installment benefits in addition to a lump-sum payout.

Key points to this valuable no-cost enhancement include:

- Available on all Kansas City Life insurance products
- Can be modified after policy issue
- Using the IAO in your life insurance needs analysis uncovers a greater need for life insurance
- Easy to use point-of-sale IAO calculator to determine survivor income needs
- Numerous IAO sales concepts
- Promotes life insurance needs planning
- Commission paid on IAO payout

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KANSAS CITY LIFE

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LIMRA's 2016 Household Trends in Life Insurance Ownership Study

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