

## — Producer Rewards —

We will reward producers who build blocks of business with Kansas City Life according to the following schedule:

| LEVEL | BONUS         | QUALIFYING STANDARD   |
|-------|---------------|---|
| 1     | 2% of premium | 4 cases with annualized premium of \$25,000<br>OR<br>Minimum of 2 cases with annualized premium of \$50,000   |
| 2     | 4% of premium | 8 cases with annualized premium of \$25,000<br>OR<br>Minimum of 2 cases with annualized premium of \$125,000  |
| 3     | 6% of premium | 12 cases with annualized premium of \$25,000<br>OR<br>Minimum of 3 cases with annualized premium of \$250,000 |

## — Sample Bonus Calculation —

| Case    | Type                | Ann. Premium |
|---------|---------------------|--------------|
| 1       | Life/STD            | \$12,000     |
| 2       | Dental              | \$40,000     |
| 3       | Life/Vol. STD/LTD   | \$25,000     |
| 4       | Life/Vol. Life      | \$50,000     |
| 5       | Vol. STD/LTD        | \$23,000     |
| 6       | Life/STD/LTD/Dental | \$120,000    |
| 6 cases |                     | \$270,000    |

**Bonus Calculation: \$270,000 x .06 = \$16,200**

# KANSAS CITY LIFE GROUP BENEFITS

## PRODUCER BONUS INCENTIVE

Underwritten by:  
**Kansas City Life Insurance Company**  
Since 1895

3520 Broadway  
Kansas City, MO 64111-2565  
PO Box 219425  
Kansas City, MO 64121-9425

Toll free: 1-877-266-6767, ext. 8200  
Fax: 816-531-4648

groupbenefits@kclife.com  
www.kclgroupbenefits.com



**K·C·L GROUP**  
B E N E F I T S

## — Making Success Simple —

At Kansas City Life we want to make *your* success simple. Our Producer Bonus Incentive is just that, simple.

Kansas City Life offers you a strong portfolio of products and a commitment to build the precise package your client needs. This makes for easier sales to any client.

## — We Offer —

|                             |           |
|-----------------------------|-----------|
| Term Life and AD&D          | 2+ Lives  |
| Short Term Disability (STD) | 2+ Lives  |
| Long Term Disability (LTD)  | 2+ Lives  |
| Dental                      | 2+ Lives  |
| Vision                      | 10+ Lives |
| Voluntary Life              | 10+ Lives |
| Voluntary STD               | 10+ Lives |
| Voluntary LTD               | 10+ Lives |
| Voluntary Dental            | 10+ Lives |

In addition to our comprehensive products and services, we provide:

- Personalized assistance from a trained sales coordinator
- Experienced, sound underwriting
- Skilled claims analysts
- Designated customer service representatives
- Easy, toll-free access to your service team member.

## — Questions and Answers —

### ***Am I eligible for the bonus?***

Any licensed firm or group producer is eligible. Firms with multiple offices must qualify as individual locations. Individuals licensed as a Group General Agent or a Career Agent are not eligible for this bonus.

### ***How is the bonus calculated?***

For a case to count, the check and application must be received by Kansas City Life Insurance Company between Jan. 1 and Dec. 31 of the bonus year.

### ***What products are eligible for the bonus?***

Life, Voluntary Life, Short Term Disability, Voluntary Short Term Disability, Long Term Disability, Voluntary Long Term Disability, Dental, Voluntary Dental and Vision are eligible.

### ***What if the case does not stay in force for the year?***

Any bonus paid on a case that does not stay in force for 12 consecutive calendar months will be charged back to the future bonuses or commissions paid.

### ***What about cases with multiple producers?***

Producers will be given credit for the same percentage for which they are being paid commissions.

### ***When is the bonus paid?***

The bonus will be paid on or before March 31 following the bonus year.

### ***What cases are ineligible for the bonus?***

Cases where the commission is greater than 15 percent do not qualify for the bonus.

### ***Is there a bonus maximum?***

There is no limit on the overall bonus you may earn. However, the maximum on any one line of coverage is \$5,000.

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**Please contact your Group Sales Representative with any additional questions.**

Kansas City Life Insurance Company has the right to make changes to the Producer Bonus Incentive at any time. Bonus amounts paid will be disclosed as required by state and/or federal law.