

Voluntary Critical Illness Proposal provided by Kansas City Life Insurance Company



KANSAS CITY LIFE

GROUP BENEFITS

Proposed For: Aztec Secrets
Effective Date: 9/1/2025
Eligibility: All full-time employees working 30 hours/week
Dependent Eligibility: Spouse up to age 70 and unmarried children up to age 26 (varies depending on state requirements)

Employee Benefit: \$10,000.00
 Spouse benefit is 50% of employee benefit.
 Child benefit is 25% of the employee benefit.

Guaranteed Issue Amount: \$10,000.00
 Requested amounts in excess of the guarantee issue amount will require a completed health statement

Critical Illness or Critical Illness Procedure:	Percentage of Initial Benefit Amount Payable:	Eligible for Payment as a Recurrence?:
Benign Brain Tumor	100%	Yes, 50% of Initial Percentage Payable
Blindness	100%	No
Full Benefit Cancer	100%	Yes, 50% of Initial Percentage Payable
Partial Benefit Cancer	25%	Yes, 50% of Initial Percentage Payable
Coma	100%	Yes, 50% of Initial Percentage Payable
Deafness	100%	No
End Stage Renal Failure	100%	Yes, 50% of Initial Percentage Payable
Heart Attack	100%	Yes, 50% of Initial Percentage Payable
Major Organ Failure	100%	Yes, 50% of Initial Percentage Payable
Permanent Paralysis	100%	Yes, 50% of Initial Percentage Payable
Severe Burns	100%	Yes, 50% of Initial Percentage Payable
Stroke	100%	Yes, 50% of Initial Percentage Payable
Aorta Surgery	25%	Yes, 50% of Initial Percentage Payable
Coronary Artery Angioplasty	25%	Yes, 50% of Initial Percentage Payable
Coronary Artery Bypass		
Grafting (CABG)	25%	Yes, 50% of Initial Percentage Payable
Heart Valve Surgery	25%	Yes, 50% of Initial Percentage Payable

A Covered Person can receive a benefit for each Critical Illness or Critical Illness Procedure only once at the specified percentage above, unless the Recurrence Benefit is included in the coverage.

Recurrence benefit is included.

Monthly rates based on the attained age of employee on the anniversary date of the group

Employee Age	Employee	Employee+Spouse	Employee+Child/ren	Family
18-24	1.98	3.01	2.73	3.77
25-29	2.66	4.05	3.41	4.81
30-34	3.79	5.79	4.55	6.54
35-39	5.40	8.24	6.16	9.00
40-44	7.96	12.13	8.71	12.89
45-49	14.62	22.30	15.38	23.06
50-54	21.04	32.09	21.80	32.84
55-59	30.52	46.54	31.27	47.29
60-64	44.74	68.23	45.50	68.99
65-69	71.00	108.27	71.76	109.03
70+	64.39	98.20	65.15	98.95

- Rates are guaranteed for 2 Years following the effective date.
- Age-bracketed premiums are adjusted for employees once per year during the renewal month.

Questions regarding this proposal should be directed to Tiffany Kukulica (x8206 or Tiffany.Kukulica@kclife.com) or (x8037 or Mackenzie.Burritt@kclife.com).

Our toll free number is (877)266-6767.

Form 12337

Proposal Date: 6/18/2025 (186054)

- The proposal assumes an employer contribution of 0% and requires a minimum of 10 lives or 20% participation, whichever is greater.
- Continuation benefit is included
- Actively at work is required.
- Proposal assumes the group has been in business for one year.
- Rates include a flat 15% commission.
- Employee and dependent coverage reduces 50% at employees age 70 and ceases at retirement. Spouse coverages ceases at age 70.
- One-time true open enrollment at the policy's inception.

This proposal is subject to revision if the plan is not effective within 60 days of the proposal date and rates are subject to change should there be significant changes in the employer data, employee census, or plan design. This is a brief description only and is not a contract. The Group Master Policy will determine all rights and benefits. Coverage is not available in all states. Policy form PJ148/Certificate form CJ148. **THIS COVERAGE PROVIDES LIMITED BENEFITS.**

This proposal is complete and valid only when attached to form 12317