

Producer Bonus Incentive

KANSAS CITY LIFE INSURANCE COMPANY

Making Success Simple

At Kansas City Life Insurance Company, we want to make your success simple. Our Group Benefits 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 the following products on an employer-paid and voluntary basis

Term Life and AD&D	2+ Lives
Short Term Disability (STD)	2+ Lives
Long Term Disability (LTD)	2+ Lives
Dental	2+ Lives
Vision	2+ Lives
Accident	5+ Lives
Critical Illness	10+ Lives
ABACUS Series Life/STD/LTD	5+ 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 members

Bonus Schedule

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 OR Minimum of 2 cases with annualized premium of \$50,000
2	4% of premium	8 cases with annualized premium of \$25,000 OR Minimum of 2 cases with annualized premium of \$125,000
3	6% of premium	12 cases with annualized premium of \$25,000 OR Minimum of 3 cases with annualized premium of \$250,000

Sample Bonus Calculation

Case	Type	Annualized Premium
1	Life/STD	\$12,000
2	Dental/Vol. Vision	\$40,000
3	Life/Vol. STD/LTD	\$25,000
4	Life/Accident	\$50,000
5	Vol. STD/LTD	\$23,000
6	Life/STD/LTD/Critical Illness	\$120,000
6 cases		\$270,000

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

**For Agent Use Only – Not For Use
With Members Of The Public**

Am I eligible for the bonus?

Any licensed firm or group broker is eligible. Firms with multiple offices must qualify as individual locations. Individuals licensed as a Group General Agent or a Career General 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 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, Vision, Voluntary Vision, Accident, Critical Illness and the ABACUS Series are eligible.

What cases are ineligible for the bonus?

Cases where the commission is greater than 15% do not qualify for the bonus. Cases sold on any Kansas City Life sponsored exchange platform do not qualify for the bonus.

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.

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 for a single group is \$5,000.

Please contact your group sales representative with any 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.



KANSAS CITY LIFE

GROUP BENEFITS

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