



Luxurious *Santa Barbara* Your Seaside Escape

2017 President's Club



May 16 – 20, 2017



PRESIDENT'S CLUB OFFICERS

There will be three President's Club officers:

Club President – Leader in NAFYC.

Club Vice President-Sales – Leader in number of sales.

Club Vice President-Persistency – Leader in rolling 36-month bonus renewal persistency as shown on the 2016 year-end Activity Report (minimum 75,000 NAFYC also required).

To be considered for any of the officer positions, an agent must:

- Have previously fully qualified (not pro-rata) for President's Club at least two times, not necessarily consecutively, but must include the immediate preceding President's Club conference (2015).
- Be an agent in good standing with the Company. (Note: General agents are not eligible to be officers of the club.)
- Have met the required minimum number of lives.
- Have a rolling 36-month bonus renewal persistency at least equal to the Company average on Dec. 31, 2016.
- Have not held the same position for the immediate preceding President's Club.
- Have a minimum of 25 percent of the President's Club production requirement in life NAFYC.

GENERAL REGULATIONS

- A qualified President's Club member will be invited to attend the 2017 President's Club in accordance with these rules, provided that member is a Kansas City Life representative in good standing when the seminar is held.
- Only qualified President's Club members may attend. No other person may attend in the qualifier's place, and qualifiers who do not attend will not be compensated in any other way.
- Each qualifier is allowed to bring one adult guest (at least 21 years old). Unless otherwise stated, only the qualifier and registered adult guest may attend Company-sponsored functions.
- No other Kansas City Life agent or general agent may be the guest of a qualifier unless that person is the spouse of the qualifier.
- If two qualifiers are married and both attend, no other guest(s) will be eligible to attend.
- The Company reserves the right to exclude from membership a representative of any other life insurance company, even though he or she may have met all of the other membership requirements.
- A President's Club qualifier who has not produced new business within 90 days preceding the date invitations are extended will not be eligible to attend.
- Only Kansas City Life fixed life and fixed annuity production is eligible for President's Club credit.



KANSAS CITY LIFE

Luxurious Santa Barbara, Your Seaside Escape

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QUALIFICATION PERIOD

Jan. 1, 2015 through Dec. 31, 2016

PRODUCTION REQUIREMENTS

- There are two categories of qualification for personal producers.
- For qualifiers of any previous President’s Club and/or first-time qualifiers whose date of first issue with the Company was on or before Dec. 31, 2011: At least 72,000 NAFYC on fixed life and fixed annuity new business paid for during the qualifying period of Jan. 1, 2015 through Dec. 31, 2016.
 - For first-time President’s Club qualifiers whose date of first issue was on or after Jan. 1, 2012: At least 64,800 NAFYC (monthly average of 2,700) on fixed life and fixed annuity new business paid for during the qualifying period of Jan. 1, 2015 through Dec. 31, 2016.

In both instances: (1) minimum production or greater will entitle the qualifier and one adult guest (at least 21 years old) to attend the 2017 President’s Club, and (2) not more than 1 percent of the required production may come from business written on oneself and immediate family members. (Immediate family being defined as the agent’s spouse, children, parents, brothers and sisters.)

OUTSIDE PRODUCTION CREDIT

Credit may be earned on products sold through Kansas City Life’s partners listed below. Credit will be applied dollar-for-dollar toward an agent’s President’s Club qualification on the following basis with a maximum total of 20 percent of the qualification requirement:

1. AIM/GoldenCare LTC 50% Annual Premium
2. Brokerage Clearing House 50% Annual Premium
3. Kansas City Life Group 100% Earned Commission

2015 PERSISTENCY REQUIREMENTS

- President’s Club members must have a renewal persistency at least equal to the Company average for the same qualification period, as follows:
- Agents who have been with the Company 24 months or longer at the end of the qualifying period, but have never previously qualified for the club, must have a rolling 24-month persistency at least equal to the Company’s experience for the same period.
 - Previous qualifiers whose rolling 24-month renewal percentage is slightly below the Company average may qualify, with Home Office approval, with increased NAFYC levels as follows:

1% below Company average	74,500
2% below Company average	77,000
3% below Company average	79,500
4% below Company average	82,000
5% below Company average	85,500

Qualifiers whose rolling 24-month renewals are more than 5 percent below Company average will not qualify. First-time qualifiers must meet the full persistency requirement and may not qualify with the above increases in NAFYC.

Agents receive a monthly individual Activity Report that quotes their renewal percentages and the Company average.

LIVES REQUIREMENT

- In addition to the production requirements for personal producers, a minimum of 40 lives is required during the qualification period, except for:
- Producers who meet the “Rule of 65.” This rule states that if the agent’s age and years of Kansas City Life Insurance Company or Sunset Life Insurance Company of America service, when added, are equal to or greater than 65, the policy count requirement for President’s Club qualification is waived.
- OR
- Producers who are on schedule for the 2018 Top Hatters Conference. If the agent is on schedule for the 2018 Top Hatters Conference at the end of the qualification period, the policy count requirement for President’s Club is waived.

PRO-RATA PERSONAL PRODUCTION

Qualification schedule for first-time qualifiers

First paid case	NAFYC	Paid policies
February 2015	62,100	39
March 2015	59,400	37
April 2015	56,700	35
May 2015	54,000	33
June 2015	51,300	31
July 2015	48,600	29
August 2015	45,900	27
September 2015	43,200	25
October 2015	40,500	23
November 2015	37,800	22
December 2015	35,100	21
January 2016	32,400	20
February 2016	29,700	20
March 2016	27,000	20
April 2016	24,300	20
May 2016	24,300	20
June 2016	24,300	20
July 2016	24,300	20
August 2016	24,300	20
September 2016	24,300	20
October 2016	24,300	20
November 2016	24,300	20
December 2016	24,300	20

QUALIFIED GENERAL AGENTS – MEMBERSHIP REQUIREMENTS

There are three ways to become a Qualified General Agent for the 2017 President’s Club.

1. Have personal production of at least 72,000 of eligible NAFYC on at least 40 lives during the qualification period. The pro-rata schedule for both NAFYC and lives shown in this rule book will apply to general agents appointed during the qualification cycle.

Not more than 1 percent of the required production may come from business written on oneself and immediate family members. (Immediate family being defined as the agent’s spouse, children, parents, brothers and sisters.)

2. Have three fully qualified agents (not pro-rata).

OR

Have two fully qualified agents (not pro-rata) and two additional agents who qualify according to the pro-rata schedule, with the latter two achieving a combined minimum of 64,800 of eligible NAFYC.

3. Have an agency total of 300,000 of eligible NAFYC (not including the general agent’s personal production) during the 24-month qualifying period. Agencies appointed during the qualification cycle must achieve a monthly average of 25,000 of eligible Kansas City Life NAFYC and a minimum total of 300,000.

General agents may not qualify by a combination of the above methods. If a general agent qualifies by more than one of the above methods, the credit is not transferable.

FIELD MANAGER QUALIFICATION

There are two ways to become a Qualified Field Manager for the 2017 President’s Club.

1. Have personal production of at least 72,000 of eligible NAFYC on at least 40 lives during the qualification period. The first-time qualification rule, which is listed under Production Requirements, and the Pro-Rata Personal Production qualification schedule for first-time qualifiers will apply to field managers new to the Company during the qualification cycle.
2. Have a unit total of 100,000 eligible NAFYC from new agents with a Kansas City Life first-issue date between Jan. 1, 2015 and Dec. 31, 2016.

For a field manager to qualify under Field Manager Qualification 2, the general agent must qualify per general agent qualifying options 2 or 3 listed under Qualified General Agents – Membership Requirements.

