Everplans: All the things your family needs to know about and more.

Everplans is a digital tool that helps you organize, store and share all of your most important information from legal documents to your personal wishes—in one, secure, convenient place—so it can be found whenever your loved ones need it, wherever they are.

With an Everplans subscription, you get:

Secure Storage

- A comprehensive, electronic safe-deposit box
- · Industry-leading security technology to safeguard your data
- The ability to access and upload your information anytime, anywhere

Guidance

- Step-by-step guidance in collecting the proper documents and information
- · Recommendations for what to do next to continue your plan
- Access to thousands of relevant checklists, guides and articles

Sharing

- Ability to digitally share your plan with deputies—family members, loved ones, trusted advisors etc.
- · Option to designate which people have access to what information
- · Peace of mind that your wishes will be met





"In a moment of crisis, the last thing a family should be doing is worrying or being hassled about paperwork. Everplans elegantly solves that problem."

> **Bill - New York, NY** Everplanner since 2014

Ready to get started? Go to everplans.com/KCLife

What exactly is an Everplan?

An Everplan is a complete archive of everything your loved ones need. A plan with all the important details and information about your life and legacy—from legal, financial and healthcare information, to account numbers and passwords, and even information about your cherished items like family photos and secret recipes.

What are deputies?

Deputies are important people in your life whom you trust enough to provide access to some or all of your Everplan. When you designate deputies for your account, Everplans will invite them via email to log in and set a password for their account. From that point forward, they will be able to see the parts of your Everplan that you have explicitly invited them to view. You will have full control over which items in your Everplan can be seen by each deputy.

Are deputies required to have an Everplans subscription?

No. While deputies are required to establish an Everplans account, they are not required to have a paid subscription. Even without a paid subscription, a deputy will have read-only access to the plans they have been designated to view.

Is my information secure with Everplans?

Absolutely. Everplans takes security and privacy very seriously. Everplans features bank-level security that encrypts and protects your personal information using the same industry-leading technology that banks use. Plus, our solution features two-step verification whenever you log into your account via a new device. If you'd like more details about both our operational practices and commitment to security, go to www.everplans.com/everplans-security.

Will Everplans employees have access to my sensitive personal information?

No, Everplans administrators and engineers do not have access to your sensitive personal information. Our administrators access the limited set of data necessary to help grant you access to your account (by triggering confirmation emails, for example) and help you restrict access to your account in urgent circumstances (such as by limiting or removing a deputy's access).

Will Kansas City Life Insurance Company employees or my employer have access to my plan?

No. Your Everplan is not administered and cannot be accessed by anyone at Kansas City Life or your employer.

What is the cost of an Everplans subscription?

Your Everplans subscription is provided at no cost to you as long as you remain insured under the Kansas City Life Group Life policy.

What happens if I no longer have group life coverage with Kansas City Life Insurance Company?

Upon termination of your coverage with Kansas City Life you may continue your Everplans subscription at your cost. The retail price of an Everplans subscription is \$75 per year. While your subscription is active, you are able to download a full version of your Everplan at any time.

What happens to my Everplan if I choose not to renew my subscription?

If you don't renew your subscription, your Everplan will enter read-only mode. This means that you will no longer be able to edit, download, or share your Everplan. In addition, any deputies you've added will no longer be able to view any of the information in your Everplan. Before your subscription expires, we strongly encourage you to download a copy of your Everplan for future reference. If you choose to renew your subscription at any time, you and your deputies will immediately regain access to your Everplan and no data will be lost.

Can my spouse, parents, other relatives or friends create an Everplan?

Yes. Anyone can create an Everplan on <u>www.everplans.com</u>. The retail cost of the Everplan is \$75 per year.

If I need help, who do I contact?

The Everplans Help Center provides email support and access to Customer Care Agents via live chat Mon–Fri, 9:30am–5:30pm EST.

Or you can contact us directly at everplans.com/contactus





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