



# Interested in paying off your mortgage early?

Many people purchase traditional term life insurance to pay off a mortgage upon a death. You could use a Kansas City Life Insurance Company Cashback Life 20 insurance policy to help pay off your mortgage early as well – and potentially save tens of thousands of dollars as well as achieve full ownership in fewer years. You also create an investment opportunity with funds that would have gone to pay mortgage interest.

<b>\$250,000 Mortgage @ 5% Interest</b>				
Interest Rate	Principal	Total Cost if Paid in 30 Years	Total Cost if Paid in 20 Years	Savings
5%	\$250,000	\$483,141.60	\$395,973.45	\$87,168.15

Compare paying off a 5% \$250,000 mortgage 10 years early with a combination of extra monthly principal payments and the guaranteed return of premium\* from the Cashback Life 20 insurance policy versus purchasing a traditional Signature Term 20 policy and making extra monthly principal payments.

Male, Standard Nontobacco Age	<b>Option 1 \$250,000 Signature Term 20 + Extra Monthly Principal Payments</b>			<b>Option 2 \$250,000 Cashback Life 20 + Extra Monthly Principal Payments</b>		
	Signature Term 20 Monthly** Premium	Extra Monthly Principal Required	Total Monthly Outlay	Cashback Life 20 Monthly** Premium	Extra Monthly Principal Required	Total Monthly Outlay
30	\$33.58	\$307.83	\$341.41	\$83.95	\$258.81	\$342.76
35	\$39.88	\$307.83	\$347.71	\$98.74	\$250.17	\$348.91
40	\$51.35	\$307.83	\$359.18	\$134.99	\$229.00	\$363.99
45	\$72.05	\$307.83	\$379.88	\$186.24	\$199.08	\$385.32
50	\$105.35	\$307.83	\$413.18	\$279.57	\$144.58	\$424.15

## Cashback Life 20 Advantages

- If you die prematurely, the Cashback Life 20's death benefit can be used by your family to pay off the mortgage.
- You can borrow funds from the Cashback Life 20 policy in the event of an emergency such as making a mortgage payment.\*\*\*
- If you become disabled and the Cashback Life 20 has the waiver of premium benefit, the plan is self-completing.
- You have the flexibility to use the Cashback Life 20's cash value for other needs or opportunities, such as college education funding or to help supplement retirement income.\*\*\*

\*Return of premium excludes riders and substandard premiums.

\*\*Premiums shown are monthly regular billing.

\*\*\*If available, loans reduce the Cashback Life 20's death benefit and cash value available for use.

The coverage described in this flier is for Signature Term 20 and Cashback Life 20, products of Kansas City Life Insurance Company (Home Office: Kansas City, Mo.). Signature Term 20 policy form is ICC18J202/J202. Cashback Life 20 policy form is ICC18J197/J197. Form numbers may differ by state.



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