



KANSAS CITY LIFE INSURANCE COMPANY



Cashback Life

Return of Premium life insurance

Guaranteed protection with something in return

Get something tangible back from your insurance policy

Like most smart consumers, you know life insurance is one of the best ways to ensure your family's dreams are protected. With the options available, it can be a struggle to find an affordable policy that offers long-term protection.

Now, you can have both and more. Kansas City Life Insurance Company's Cashback Life 20 and 30 allow you to affordably protect you and your family with the promise of receiving something back – the return of all eligible premiums paid* – if you have outlived your policy when the initial coverage period of either 20 or 30 years is up. With protection and the return of your premiums, Cashback Life from Kansas City Life makes sense.

**Premiums paid for rider benefits or substandard ratings are not included in the return of premium calculation. Cash value at the end of the level period equals premiums paid for base coverage only and assumes no policy changes.*



Life insurance that can pay you back

You'll find real value in Kansas City Life's Cashback Life. Take a look at all you can enjoy:

- Affordable premiums are guaranteed in all years and remain level for the amount of years you choose – 20 or 30.
- If still living at the end of the initial coverage period, 100% of eligible premiums are guaranteed to be returned upon surrender.*
- Privileges allow you to convert** your plan to an eligible Kansas City Life permanent life insurance policy regardless of your health at the time of conversion.
- Flexible premium payment schedules are available. You can choose annual, semi-annual, quarterly, or monthly billing, or, you can pay your premiums automatically each month from your checking account.
- Nonforfeiture options are offered in case your situation changes. Opt for either a paid-up policy or an extended term life contract in lieu of cash surrender to maintain your life insurance protection.

**Premiums paid for rider benefits or substandard ratings are not included in the return of premium calculation. Cash value at the end of the level period equals premiums paid for base coverage only and assumes no policy changes.*

***The final conversion date is the earlier of the policy anniversary nearest the insured's 65th birthday or, for Cashback 20, the 10th policy anniversary, and for Cashback 30, the 20th policy anniversary. No conversion credit – other than cash value – is available.*



An alternative to term

What if term insurance allowed you to accumulate cash? With a term policy, you pay a monthly premium until your level term is up – receiving nothing back. With Cashback Life, you have the option to receive 20 or 30 years of death-benefit protection (depending on your coverage period choice), and if you outlive your policy, you receive something tangible in return – all eligible premiums* paid, tax-free.

Valuable conversion options

Enjoy everything Cashback Life 20 and Cashback Life 30 have to offer while taking advantage of the conversion options. With Cashback Life, you have the option to convert** your Cashback Life 20 or 30 policy to a Kansas City Life permanent life insurance policy before your level term is up – regardless of your health at the time.

**Premiums paid for rider benefits or substandard ratings are not included in the return of premium calculation. Cash value at the end of the level period equals premiums paid for base coverage only and assumes no policy changes.*

***The final conversion date is the earlier of the policy anniversary nearest the insured's 65th birthday or, for Cashback 20, the 10th policy anniversary, and for Cashback 30, the 20th policy anniversary. No conversion credit – other than cash value – is available.*





Available riders to fit your needs and lifestyle

At a competitive cost, you can enhance your coverage for Cashback Life by adding the following riders:

- **Accidental Death Benefit:** Provides an additional death benefit in the event of death due to a covered accident. Benefit maximum is equal to initial face amount. The amount of ADB in force with all companies cannot exceed \$200,000. Issue age range is 20 – 60.
- **Children’s or Spouse Term Insurance:** You can add decreasing term life coverage for your spouse or level term for children up to age 17 at a very affordable premium.
- **Income Assured Option:** You can designate a Lump Sum Benefit which is immediately paid out at proof of death. In addition, you can also designate an Installment Benefit Amount paid for a designated number of installment benefit years.
- **Living Benefits Rider:** Provides access to up to 80% of the policy’s face amount, if the insured qualifies under one of the two benefit options: 1) certified by a physician as having a terminal illness with a life expectancy of 12 months or less; or 2) receiving care in an eligible nursing home for medical reasons that are verified by a physician and expected to remain in the nursing home until death.
- **Terminal Illness Rider*:** Provides access to up to 80% of the policy’s face amount, if the insured is diagnosed by a physician as having a terminal illness with a life expectancy of 12 months or less.
- **Waiver of Premium:** Waives the premium during a period of total disability when the disability occurs while the rider is in force, before the insured reaches age 60 and exceeds six consecutive months.

**The Terminal Illness Rider can only be added to a policy in states where the Living Benefits Rider is not available.*

Is Kansas City Life Insurance Company's Cashback Life right for you?

If you're interested in protecting yourself and your family for either 20 or 30 years but want something tangible back at the end of the level term, Kansas City Life's Cashback Life 20

or Cashback Life 30 may be the perfect fit for you. The Cashback Life 20 and 30 offer affordable, level premiums – despite any changes in health.



Act now to protect you and your family

There is no better time than right now to protect your loved ones. Your Kansas City Life representative can help ensure your family's future financial security and determine the best plan for accomplishing your goals.



Protecting policyowners for more than 125 years

Since 1895, Kansas City Life Insurance Company has assisted policyholders through world wars, the Great Depression, and various periods of recession and inflation. Built on integrity, sound investment strategies, and honest business practices, every product we sell is backed by more than a century of quality service and financial security.



Photo courtesy of: Missouri Valley Special Collections, Kansas City Public Library, Kansas City, Missouri.

The coverage described in this brochure is for Cashback Life 20 and Cashback Life 30, products of Kansas City Life Insurance Company (Home Office: Kansas City, Mo.). Policy form ICC18J197/J197; rider forms R214, R102, R210, R207, M652, ICC17R239/R239, and ICC17R240/R240. Form numbers may differ by state.

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