

USING YOUR WHOLE LIFE POLICY TO PAY OFF YOUR MORTGAGE

REAL CLIENTS, REAL RESULTS

FROM THE EXPERTS AT IBC GLOBAL

USING YOUR WHOLE LIFE POLICY TO PAY OFF YOUR MORTGAGE

In this guide, we will share the experience of our actual clients* who are utilizing their policies to help pay off their mortgage.

We will cover the **3 STEPS** they can take in order to use their Whole Life Insurance policies to:

- **Pay off their mortgage & own their home in only 3 years**
- Save over **\$280,000** in interest payments
- Continue to earn cash value they can use for retirement
- Have access to ongoing personalized support from IBC Global's team

If you like what you read in this guide, feel free to contact us or find more resources:

Office: 610-681-2655

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YouTube: [@IBCGlobalinc](https://www.youtube.com/@IBCGlobalinc)

**Names have been changed for privacy*



THE DETAILS



MORTGAGE DETAILS

- **Years Remaining:** 27
- **Interest Rate:** 6.25%
- **Balance:** \$509,090.28
- **Monthly Payment:** \$3,324.87
(\$39,898.44 per year)
- **Total Interest Payments Over the Next 27 Years:** \$545,076
- ***Note:** Homeowners are paying \$1,000 per month towards the principal

WHOLE LIFE POLICY DETAILS

ROGER

- **Policy Started:** 2018
- **Yearly Funding:** \$6,350
- **Current Cash Value:** \$52,981

SHARON

- **Policy Started:** 2018
- **Yearly Funding:** \$10,600
- **Current Cash Value:** \$334,934

GOAL: PAY OFF THEIR MORTGAGE WITH A LIFE INSURANCE LOAN

BUT, WHY?

REDUCE INTEREST

They can reduce the amount of interest they pay to the bank. Lower interest = less stress = better credit!

SIMPLE INTEREST

The interest on life insurance loans has much more simple calculation guidelines, making them easier to understand for Roger and Sharon.

CASH VALUE EARNINGS

Their Cash Value continues to earn interest even when it is loaned.

Example:

If they let their Cash Value sit and grow, it will be worth \$1MM when they retire.

If they use it to pay off their mortgage and pay the loan back by the time they retire, they will have ***the same \$1MM.***



STEP ONE

**INCREASE
POLICY
FUNDING &
CONTINUE TO
MAKE
MORTGAGE
PAYMENTS AS
NORMAL**

HOW?



Redirect the extra mortgage payment of \$1,000 per month towards the policies.



Increase Roger's policy funding from \$6,350 per year to **\$10,000** per year
[increase of \$3,650].



Increase Sharon's policy funding from \$10,600 per year to **\$20,000** per year
[increase of \$9,400].



Fund their new total annual amount of **\$30,000 for 3 years** *[until 2028].*

THE NUMBERS: STEP 1

The images below show the actual policy numbers for Roger and Sharon's policies.

By paying their increased combined premiums, they will have enough cash value to cover the remainder of their mortgage balance [\$491,924] after 3 policy payments.

Roger

Cal. Yr	Yr	Age	Premium	Cash Value	Death Benefit	Annual Yield
2025	8	41	\$10,000	\$64,931	\$500,000	3.10%
2026	9	42	\$10,000	\$77,496	\$500,000	3.42%
2027	10	43	\$10,000	\$90,704	\$500,000	3.67%
2028	11	44	\$0	\$94,529	\$379,728	4.22%
2029	12	45	\$0	\$98,525	\$379,288	4.23%
2030	13	46	\$0	\$102,700	\$379,134	4.24%
2031	14	47	\$0	\$107,066	\$379,247	4.25%
2032	15	48	\$0	\$111,653	\$379,615	4.28%
2033	16	49	\$0	\$116,497	\$380,242	4.34%
2034	17	50	\$0	\$121,606	\$381,178	4.39%
2035	18	51	\$0	\$126,983	\$382,428	4.42%
2036	19	52	\$0	\$132,629	\$384,008	4.45%
2037	20	53	\$0	\$138,551	\$385,924	4.47%
2038	21	54	\$0	\$144,748	\$388,149	4.47%
2039	22	55	\$0	\$151,186	\$390,648	4.45%
2040	23	56	\$0	\$157,889	\$393,425	4.43%
2041	24	57	\$0	\$164,852	\$396,480	4.41%
2042	25	58	\$0	\$172,126	\$399,792	4.41%
2043	26	59	\$0	\$179,713	\$403,348	4.41%
2044	27	60	\$0	\$187,632	\$407,178	4.41%
2045	28	61	\$0	\$195,878	\$411,321	4.39%
2046	29	62	\$0	\$204,441	\$415,805	4.37%
2047	30	63	\$0	\$213,319	\$420,641	4.34%
2048	31	64	\$0	\$222,531	\$425,823	4.32%
2049	32	65	\$0	\$232,079	\$431,335	4.29%
2050	33	66	\$0	\$241,978	\$437,151	4.27%
2051	34	67	\$0	\$252,246	\$443,233	4.24%
2052	35	68	\$0	\$262,941	\$449,614	4.24%

Sharon

Cal. Yr	Yr	Age	Premium	Cash Value	Death Benefit	Annual Yield
2025	8	48	\$20,000	\$369,585	\$1,925,000	4.13%
2026	9	49	\$20,000	\$406,016	\$1,925,000	4.22%
2027	10	50	\$20,000	\$444,290	\$1,925,000	4.29%
2028	11	51	\$0	\$463,273	\$1,925,000	4.27%
2029	12	52	\$0	\$483,104	\$1,925,000	4.28%
2030	13	53	\$0	\$503,843	\$1,925,000	4.29%
2031	14	54	\$0	\$525,756	\$1,925,000	4.35%
2032	15	55	\$0	\$548,942	\$1,925,000	4.41%
2033	16	56	\$0	\$573,463	\$1,925,000	4.47%
2034	17	57	\$0	\$599,418	\$1,925,000	4.53%
2035	18	58	\$0	\$626,862	\$1,925,000	4.58%
2036	19	59	\$0	\$655,889	\$1,925,000	4.63%
2037	20	60	\$0	\$686,578	\$1,925,000	4.68%
2038	21	61	\$0	\$718,695	\$1,925,000	4.68%
2039	22	62	\$0	\$752,294	\$1,925,000	4.68%
2040	23	63	\$0	\$787,434	\$1,925,000	4.67%
2041	24	64	\$0	\$824,206	\$1,925,000	4.67%
2042	25	65	\$0	\$862,659	\$1,925,000	4.67%
2043	26	66	\$0	\$902,903	\$1,925,000	4.67%
2044	27	67	\$0	\$945,020	\$1,925,000	4.66%
2045	28	68	\$0	\$988,993	\$1,931,836	4.65%
2046	29	69	\$0	\$1,034,797	\$1,957,482	4.63%
2047	30	70	\$0	\$1,082,419	\$1,984,431	4.60%
2048	31	71	\$0	\$1,131,888	\$2,012,668	4.57%
2049	32	72	\$0	\$1,183,403	\$2,042,238	4.55%
2050	33	73	\$0	\$1,237,094	\$2,073,512	4.54%
2051	34	74	\$0	\$1,292,993	\$2,106,527	4.52%
2052	35	75	\$0	\$1,351,201	\$2,141,339	4.50%

STEP TWO

**STOP
FUNDING THE
POLICY AND
PAY OFF THE
MORTGAGE
BALANCE**

HOW?



In 2028, they will **stop** paying the premium [funding will be \$0].



In 2028, they will use a policy **loan** to pay the remainder of the mortgage balance of \$491,924.



**ROGER AND SHARON
WILL NOW OWN
THEIR HOME FREE
AND CLEAR!**

THE NUMBERS: STEP 2

Mortgage

Date	Balance	Yearly Mortgage Payment	Principal Payment	Interest Payment	Total Interest Paid
2/1/2025	\$516,903.54		\$632.66	\$2,651.51	\$2,651.51
2/1/2026	\$509,090.28	\$39,898.44	\$7,813.26	\$32,085.18	\$34,736.69
2/1/2027	\$500,774.44	\$39,898.44	\$8,315.84	\$31,582.60	\$66,275.98
2/1/2028	\$491,923.72	\$39,898.44	\$8,850.72	\$31,047.72	\$97,277.60
2/1/2029	\$482,503.71	\$39,898.44	\$9,420.01	\$30,478.43	\$127,706.97
2/1/2030	\$472,477.78	\$39,898.44	\$10,025.93	\$29,872.51	\$157,527.26
2/1/2031	\$461,806.97	\$39,898.44	\$10,670.81	\$29,227.63	\$186,699.31
2/1/2032	\$450,449.79	\$39,898.44	\$11,357.18	\$28,541.26	\$215,181.42
2/1/2033	\$438,362.08	\$39,898.44	\$12,087.71	\$27,810.73	\$242,929.20
2/1/2034	\$425,496.87	\$39,898.44	\$12,865.21	\$27,033.23	\$269,895.42
2/1/2035	\$411,804.16	\$39,898.44	\$13,692.71	\$26,205.73	\$296,029.83
2/1/2036	\$397,230.71	\$39,898.44	\$14,573.45	\$25,324.99	\$321,278.92
2/1/2037	\$381,719.87	\$39,898.44	\$15,510.84	\$24,387.60	\$345,585.73
2/1/2038	\$365,211.33	\$39,898.44	\$16,508.54	\$23,389.90	\$368,889.65
2/1/2039	\$347,640.94	\$39,898.44	\$17,570.39	\$22,328.05	\$391,126.19
2/1/2040	\$328,940.39	\$39,898.44	\$18,700.55	\$21,197.89	\$412,226.68
2/1/2041	\$309,037.00	\$39,898.44	\$19,903.39	\$19,995.05	\$432,118.07
2/1/2042	\$287,853.38	\$39,898.44	\$21,183.62	\$18,714.82	\$450,722.56
2/1/2043	\$265,307.21	\$39,898.44	\$22,546.17	\$17,352.27	\$467,957.40
2/1/2044	\$241,310.82	\$39,898.44	\$23,996.39	\$15,902.05	\$483,734.47
2/1/2045	\$215,770.94	\$39,898.44	\$25,539.88	\$14,358.56	\$497,960.01
2/1/2046	\$188,588.29	\$39,898.44	\$27,182.65	\$12,715.79	\$510,534.22
2/1/2047	\$159,657.19	\$39,898.44	\$28,931.10	\$10,967.34	\$521,350.88
2/1/2048	\$128,865.20	\$39,898.44	\$30,791.99	\$9,106.45	\$530,296.95
2/1/2049	\$96,092.60	\$39,898.44	\$32,772.60	\$7,125.84	\$537,252.10
2/1/2050	\$61,212.00	\$39,898.44	\$34,880.60	\$5,017.84	\$542,088.27
2/1/2051	\$24,087.83	\$39,898.44	\$37,124.17	\$2,774.27	\$544,669.19
9/1/2051	\$1,338.95	\$24,620.01	\$24,087.83	\$532.18	\$545,075.91



This chart illustrates their mortgage and interest payments over the next 27 years, showing a total of \$545,075 paid in interest alone!



Here is the same chart showing only 3 more years of mortgage payments and a total of \$97,278 in interest paid as a result of them paying their balance off completely in year 4.

Mortgage with Policy Loan

Date	Balance	Yearly Mortgage Payment	Principal Payment	Interest Payment	Total Interest Paid
2025	\$516,904		\$633	\$2,652	\$2,652
2026	\$509,090	\$39,898	\$7,813	\$32,085	\$34,737
2027	\$500,774	\$39,898	\$8,316	\$31,583	\$66,276
2028	\$491,924	\$39,898	\$8,851	\$31,048	\$97,278
2029	\$0	\$0	\$0	\$0	\$0
2030	\$0	\$0	\$0	\$0	\$0
2031	\$0	\$0	\$0	\$0	\$0
2032	\$0	\$0	\$0	\$0	\$0
2033	\$0	\$0	\$0	\$0	\$0
2034	\$0	\$0	\$0	\$0	\$0
2035	\$0	\$0	\$0	\$0	\$0
2036	\$0	\$0	\$0	\$0	\$0
2037	\$0	\$0	\$0	\$0	\$0
2038	\$0	\$0	\$0	\$0	\$0
2039	\$0	\$0	\$0	\$0	\$0
2040	\$0	\$0	\$0	\$0	\$0
2041	\$0	\$0	\$0	\$0	\$0
2042	\$0	\$0	\$0	\$0	\$0
2043	\$0	\$0	\$0	\$0	\$0
2044	\$0	\$0	\$0	\$0	\$0
2045	\$0	\$0	\$0	\$0	\$0
2046	\$0	\$0	\$0	\$0	\$0
2047	\$0	\$0	\$0	\$0	\$0
2048	\$0	\$0	\$0	\$0	\$0
2049	\$0	\$0	\$0	\$0	\$0
2050	\$0	\$0	\$0	\$0	\$0
2051	\$0	\$0	\$0	\$0	\$0
2052	\$0	\$0	\$0	\$0	\$0

STEP THREE

USE THE
MONEY THAT
WAS BEING
PAID INTO THE
POLICY AND
TO THE
MORTGAGE TO
NOW REPAY
THE POLICY
LOAN

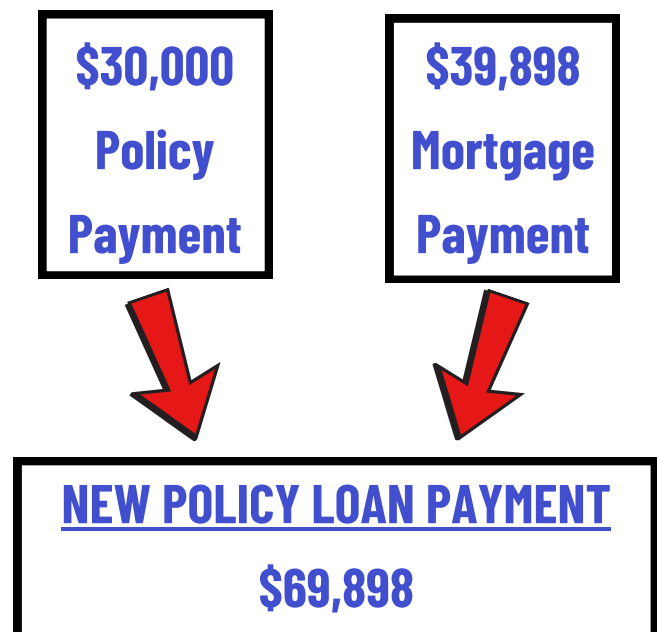
HOW?



Redirect the previous annual **policy** funding of \$30,000 to loan payments.



Redirect the previous annual **mortgage** payments of \$39,898 to loan payments.



THE NUMBERS: STEP 3

Policy Loan

Cal. Yr	Yr	Int. Rate	Maximum Loan	Annual Loan	Loan Payment	Loan Balance	Interest Payment	Total Interest Payments
2025	7	6.00%	\$387,915	\$0	\$0	\$0	\$0	\$0
2026	8	6.00%	\$434,516	\$0	\$0	\$0	\$0	\$0
2027	9	6.00%	\$483,512	\$0	\$0	\$0	\$0	\$0
2028	10	6.00%	\$43,070	\$491,924	\$0	\$491,924	\$29,515	\$29,515
2029	11	6.00%	\$106,363	\$0	\$70,000	\$451,439	\$27,086	\$56,602
2030	12	6.00%	\$173,104	\$0	\$70,000	\$408,525	\$24,512	\$81,113
2031	13	6.00%	\$243,506	\$0	\$70,000	\$363,037	\$21,782	\$102,896
2032	14	6.00%	\$318,003	\$0	\$70,000	\$314,819	\$18,889	\$121,785
2033	15	6.00%	\$396,887	\$0	\$70,000	\$263,708	\$15,823	\$137,607
2034	16	6.00%	\$480,429	\$0	\$70,000	\$209,531	\$12,572	\$150,179
2035	17	6.00%	\$568,921	\$0	\$70,000	\$152,103	\$9,126	\$159,305
2036	18	6.00%	\$662,616	\$0	\$70,000	\$91,229	\$5,474	\$164,779
2037	19	6.00%	\$761,815	\$0	\$70,000	\$26,703	\$1,602	\$166,381
2038	20	6.00%	\$825,129	\$0	\$28,305	\$0	\$0	\$166,381
2039	21	6.00%	\$863,443	\$0	\$0	\$0	\$0	\$166,381
2040	22	6.00%	\$903,480	\$0	\$0	\$0	\$0	\$166,381
2041	23	6.00%	\$945,323	\$0	\$0	\$0	\$0	\$166,381
2042	24	6.00%	\$989,058	\$0	\$0	\$0	\$0	\$166,381
2043	25	6.00%	\$1,034,785	\$0	\$0	\$0	\$0	\$166,381
2044	26	6.00%	\$1,082,616	\$0	\$0	\$0	\$0	\$166,381
2045	27	6.00%	\$1,132,652	\$0	\$0	\$0	\$0	\$166,381
2046	28	6.00%	\$1,184,871	\$0	\$0	\$0	\$0	\$166,381
2047	29	6.00%	\$1,239,238	\$0	\$0	\$0	\$0	\$166,381
2048	30	6.00%	\$1,295,738	\$0	\$0	\$0	\$0	\$166,381
2049	31	6.00%	\$1,354,419	\$0	\$0	\$0	\$0	\$166,381
2050	32	6.00%	\$1,415,482	\$0	\$0	\$0	\$0	\$166,381
2051	33	6.00%	\$1,479,072	\$0	\$0	\$0	\$0	\$166,381
2052	34	6.00%	\$1,545,239	\$0	\$0	\$0	\$0	\$166,381

Once the \$491,924 is loaned out to pay off the mortgage, they redirect their previous mortgage and policy payments [rounded up to \$70,000] to pay off this policy loan.

INTEREST PAID

With this plan, it takes them 10 years to pay off the loan, and they pay a total of \$166,381 in loan interest.

$$\begin{array}{r} \$166,381 \\ + \$97,278 \\ \hline \$263,659 \end{array}$$

Policy loan interest paid
Mortgage interest paid
Total interest paid with this plan

$$\begin{array}{r} \$545,075 \\ - \$263,659 \\ \hline \$281,416 \end{array}$$

Mortgage interest without policy
Mortgage + policy loan interest paid
Total interest saved with this plan

IN CONCLUSION

SUMMARY

Roger & Sharon have a home with a remaining mortgage balance of \$509,090 and will pay it off in 27 years paying \$39,898 per year.

STEP 1

They will Increase their policy funding by \$13,050 and continue to make mortgage payments as normal for the following 3 years.

STEP 2

In 4 years, they will take a policy loan for the amount of their remaining mortgage balance of \$491,924 and pay off the mortgage.

STEP 3

The funds they have been paying into their policy and mortgage will be redirected toward paying off the policy loan for the next 10 years.

RESULT

HOME OWNERSHIP

Their home is fully theirs after 3 years instead of 27.

MONEY SAVED

They save \$281,416 in interest payments.

CASH VALUE

Their cash value continues to grow the entire time - even with the loan out - and by 2051 (*when they would have paid off their mortgage normally*), they will have about \$1.5MM in cash value!

ONGOING SUPPORT

Roger and Sharon will continue to have the support of IBC Global throughout the process and for the lifetime of their policy. We have annual check-ins and can help adjust the strategy in the event of any cash-flow changes.

WHAT ABOUT YOU?

HAVE QUESTIONS?

If you still have questions on how this strategy works, please feel free to contact us (truly obligation-free) using the information below.

COULD THIS STRATEGY WORK FOR YOU?

If you think this strategy could be a good fit for your situation, our specialists are standing by to create a customized plan for your needs and to help you decide if it will be a smart financial move.

NOT FOR YOU, BUT WANT TO SEE HOW ELSE TO UTILIZE A POLICY?

Feel free to give us a call, send an email, check out our YouTube channel for hundreds of videos on how you can utilize a policy, or check out our website for more information and downloads!



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VIDEO CONTENT

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SEND US AN EMAIL

info@ibcglobalinc.com



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