

MBA Whole Life INSURANCE

PAID UP AT AGE 65

Age	\$10,000	\$25,000	\$50,000	\$100,000	\$150,000
25	6.80	14.00	26.00	50.00	74.00
26	7.00	14.50	27.00	52.00	77.00
27	7.20	15.00	28.00	54.00	80.00
28	7.40	15.50	29.00	56.00	83.00
29	7.70	16.25	30.50	59.00	87.50
30	7.90	16.75	31.50	61.00	90.50
31	8.10	17.25	32.50	63.00	93.50
32	8.20	17.50	33.00	64.00	95.00
33	8.40	18.00	34.00	66.00	98.00
34	8.60	18.50	35.00	68.00	101.00
35	8.80	19.00	36.00	70.00	104.00
36	9.30	20.25	38.50	75.00	111.50
37	9.90	21.75	41.50	81.00	120.50
38	10.50	23.25	44.50	87.00	129.50
39	11.10	24.75	47.50	93.00	138.50
40	11.90	26.75	51.50	101.00	150.50
41	12.10	27.25	52.50	103.00	153.50
42	12.30	27.75	53.50	105.00	156.50
43	12.50	28.25	54.50	107.00	159.50
44	12.80	29.00	56.00	110.00	164.00
45	13.20	30.00	58.00	114.00	170.00
46	13.90	31.75	61.50	121.00	180.50
47	14.80	34.00	66.00	130.00	194.00
48	15.70	36.25	70.50	139.00	207.50
49	16.80	39.00	76.00	150.00	224.00
50	18.00	42.00	82.00	162.00	242.00
51	19.30	45.25	88.50	175.00	261.50
52	20.90	49.25	96.50	191.00	285.50
53	22.70	53.75	105.50	209.00	312.50
54	24.90	59.25	116.50	231.00	345.50
55	27.40	65.50	129.00	256.00	383.00



Who needs life insurance?

If you have children...

Help your children live the life you have planned for them—even if you're not around. Your MBA Whole Life policy can help pay off your mortgage and buy your children the things they need. You can even use your policy to contribute to their college expenses.

If you're single...

You still may have people depending on you: your parents, a niece or nephew, a charitable organization. And there's a chance that more people will depend on you in the future. MBA Whole Life will ensure that your support continues as long as it's needed. And, of course, you can use the cash value of your policy to supplement your retirement.

If you're married...

Your MBA Whole Life policy will protect your spouse, your children, your home and your dreams. Even if you're in a two-income family, both you and your spouse should consider how the loss of one income could disrupt your family's future.



National Association of Letter Carriers
U.S. Letter Carriers Mutual Benefit Association

MBA: Insurance designed for letter carriers

The Mutual Benefit Association is the life insurance division of the National Association of Letter Carriers.

MBA insurance plans are designed to give NALC members and their families the **best possible protection** for the **lowest cost**:

- ✓ **Affordability.** The MBA operates with low overhead, no fees and no salespeople on commission, so the savings are passed on to you.
- ✓ **Dependability.** NALC stands behind every policy written by the MBA, which was created more than a century ago to give letter carrier families reliable savings and insurance plans.
- ✓ **Simplicity.** Just fill out an application and you'll receive your policy to examine for 30 days. If you're not fully satisfied for any reason, return it for a full refund of any premium you've paid. There's no risk.
- ✓ **Service.** Your local MBA representative and the highly trained staff at the MBA are ready to answer all of your questions. Call your local branch office or the MBA:

202-638-4318
Tues. & Thurs. 8-3:30 ET Weekdays 8-3:30 ET
Visit our website at www.NALC.org/MBA



United States Letter Carriers Mutual Benefit Association

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Washington, DC 20001-2144

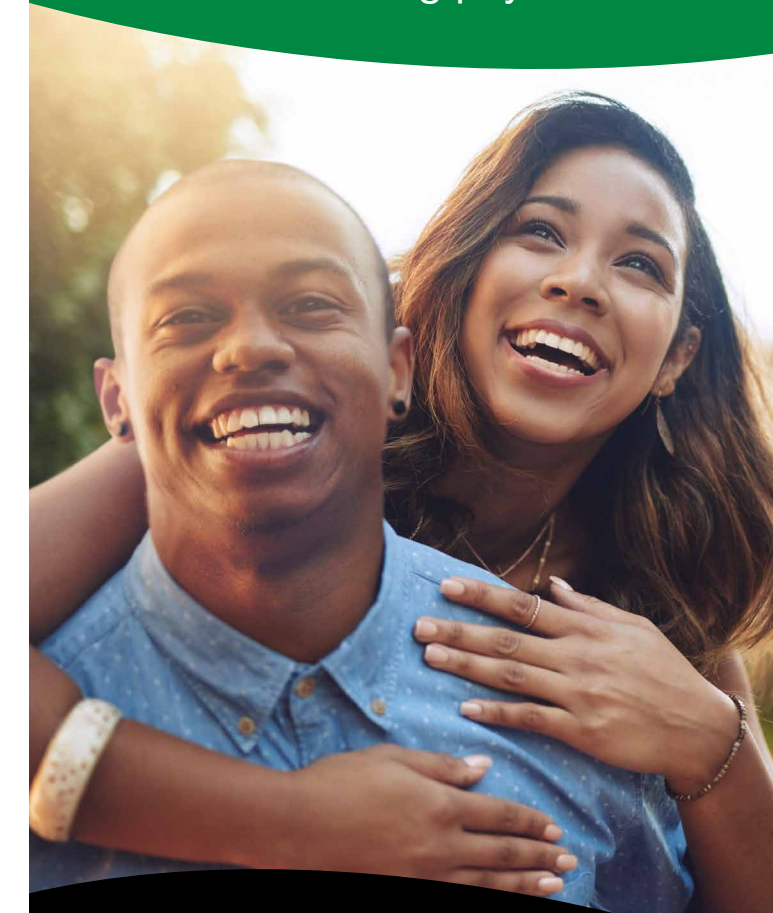
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MBA Whole Life INSURANCE

PAID UP AT AGE 65

Lifelong insurance protection without lifelong payments



A limited payment Whole Life insurance plan designed exclusively for letter carriers from your NALC/MBA



MBA **Whole Life** **INSURANCE**

PAID UP AT AGE 65

Many NALC members want all the advantages of a traditional Whole Life policy—including insurance protection for their loved ones and a nest egg that grows in value.

But they want to **pay premiums only during their income-earning years.**

The answer is **MBA Whole Life Paid Up at Age 65**, from your union's Mutual Benefit Association.

All the advantages of traditional Whole Life insurance, but payments end at age 65

- Guaranteed lifetime coverage
- Level premiums until age 65
- Increasing cash value
- Access to low-interest loans

Q What is Whole Life Paid Up at Age 65?

A This is a “limited payment” Whole Life insurance policy. That means you get all the advantages of a Whole Life policy, but you stop making payments at age 65. So you reduce your financial obligations as you reach retirement age while maintaining your insurance coverage.

Q What are the benefits of a Whole Life policy?

A Whole Life insurance provides a way to give your family financial security both during your lifetime and beyond. In the event of your death, your survivors receive the full amount of your policy. While you're alive, you are setting aside money you can use as a nest egg for your family.

Q How is this policy different?

A In traditional Whole Life policies, you would pay premiums up to age 90 or 100. With Whole Life Paid Up at Age 65, payments end on the policy anniversary date following the insured's 65th birthday. At that time, the policy is fully paid up yet coverage stays in force throughout the insured's lifetime.

Q Will the premiums stay the same?

A Yes. You'll pay the same premium amount until you stop paying premiums entirely on the policy anniversary date after the insured's 65th birthday.

Q How does my nest egg grow—and what can I do with it?

A The MBA allots a portion of your premiums to build up the “cash value” of your policy. Your nest egg also grows as you earn tax-deferred interest at above-market rates. In times of need, you can borrow against this cash value at a low interest rate (currently 8 percent) and still keep your policy in force. You may also decide to surrender your policy in exchange for the entire cash value.

Q Will my policy earn dividends?

A Most likely. Every year, the MBA determines whether your policy will share in the divisible surplus that builds from all participating policies. You may choose to receive your dividends as a cash payment each year, to buy additional insurance coverage or to keep them on deposit with the MBA to earn interest.

Q Who owns the policy?

A Unless you tell us otherwise, the NALC member owns the policy for himself or herself and for any family members. At any time, you may assign ownership of the policy to another person or institution.

Q How do I sign up?

A It's easy. Choose the amount of protection your family needs—\$10,000, \$25,000, \$50,000 or \$100,000, or \$150,000. Decide how often you want to pay your premiums—monthly, annually, or biweekly under MBA's automatic payroll deduction plan. Then fill out the application and mail it to us postage-paid. We'll send your policy to your home. You may return it within 30 days of receipt for a full refund of your premium, should you decide not to keep the policy.



Bi-weekly Payroll Premiums

MBA **Whole Life** **INSURANCE**

PAID UP AT AGE 65

For just a few dollars deducted from each paycheck until you're 65, you'll have **lifelong protection!**

Age	\$10,000	\$25,000	\$50,000	\$100,000	\$150,000
0	4.10	7.25	12.50	23.00	33.50
1	4.10	7.25	12.50	23.00	33.50
2	4.20	7.50	13.00	24.00	35.00
3	4.20	7.50	13.00	24.00	35.00
4	4.30	7.75	13.50	25.00	36.50
5	4.40	8.00	14.00	26.00	38.00
6	4.40	8.00	14.00	26.00	38.00
7	4.50	8.25	14.50	27.00	39.50
8	4.60	8.50	15.00	28.00	41.00
9	4.70	8.75	15.50	29.00	42.50
10	4.70	8.75	15.50	29.00	42.50
11	4.80	9.00	16.00	30.00	44.00
12	4.90	9.25	16.50	31.00	45.50
13	5.00	9.50	17.00	32.00	47.00
14	5.10	9.75	17.50	33.00	48.50
15	5.20	10.00	18.00	34.00	50.00
16	5.40	10.50	19.00	36.00	53.00
17	5.50	10.75	19.50	37.00	54.50
18	5.60	11.00	20.00	38.00	56.00
19	5.80	11.50	21.00	40.00	59.00
20	5.90	11.75	21.50	41.00	60.50
21	6.10	12.25	22.50	43.00	63.50
22	6.20	12.50	23.00	44.00	65.00
23	6.40	13.00	24.00	46.00	68.00
24	6.60	13.50	25.00	48.00	71.00