

One single payment for a lifetime of protection!

Purchase an **Independence** policy with just one lump-sum premium (based on the age of the insured at the time of purchase and the amount of coverage you choose):

Issue Age	Single Premium per \$1,000 face amount
0	\$81
1	83
2	86
3	89
4	92
5	96
6	98
7	101
8	103
9	106
10	108
11	111
12	113
13	116
14	119
15	121
16	125
17	128
18	132
19	136
20	140
21	144
22	148
23	152
24	156
25	161
26	166
27	171
28	176
29	182
30	187
31	193
32	199
33	206
34	212
35	219

Issue Age	Single Premium per \$1,000 face amount
36	\$226
37	234
38	241
39	249
40	257
41	265
42	273
43	282
44	291
45	299
46	308
47	318
48	327
49	337
50	347
51	357
52	368
53	378
54	389
55	400
56	408
57	420
58	433
59	446
60	459
61	472
62	485
63	498
64	512
65	525
66	538
67	552
68	566
69	579
70	593
71	607
72	621
73	635
74	649
75	662
76	676
77	689
78	702
79	715
80	728

For more information contact your local branch office or MBA's nationwide toll-free number

800-424-5184

Tuesday & Thursday 8-3:30 ET

or call the MBA at

202-638-4318

Monday-Friday 8-3:30 ET

National Association of Letter Carriers

U.S. Letter Carriers Mutual Benefit Association

William H. Young
President

Myra Warren
Director

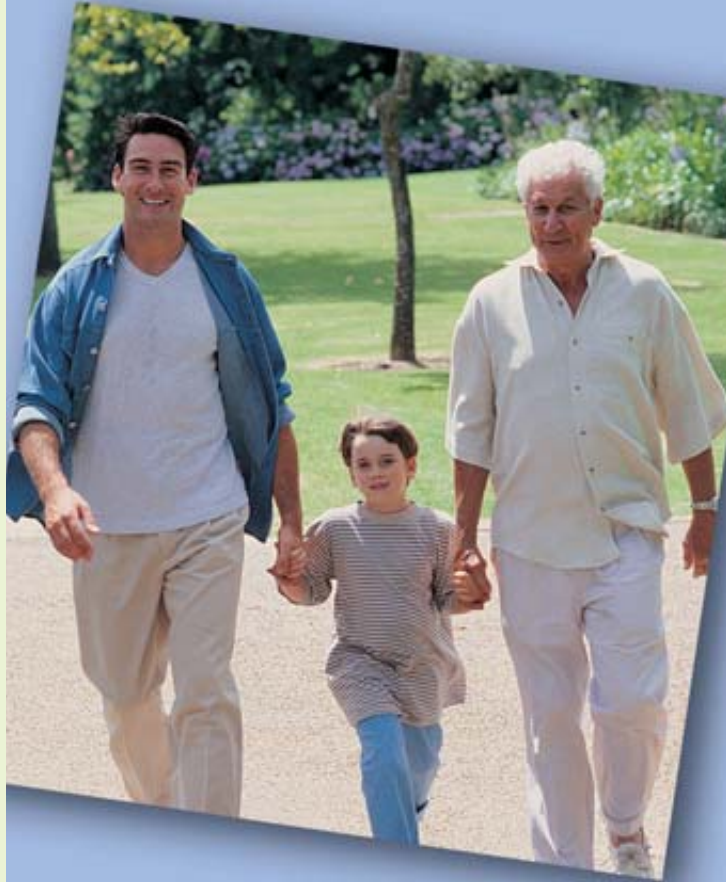
Board of Trustees:
Lawrence D. Brown, Jr., *Chairman*
Randall L. Keller
Mike Gill



**United States Letter Carriers
Mutual Benefit Association**
100 Indiana Ave. NW, Suite 510
Washington, DC 20001-2144

Independence

A secure, **single-payment** life insurance plan ideal for your children or grandchildren



A WHOLE LIFE INSURANCE PLAN designed exclusively for letter carriers from your NALC/MBA

Independence

The best gift you can give your growing family



A single, once-in-a-lifetime payment provides your loved ones with the financial security of Whole Life Insurance.

Independence was designed specifically for NALC members to be a **safe, affordable** and **convenient** way to bring your loved ones closer to financial independence. One payment at the time of purchase covers the insured for their entire lifetime.

Safe

Independence is offered exclusively to NALC members by your Mutual Benefit Association, a part of your union. **NALC stands behind every policy written by the MBA.** Your policy cannot be canceled at any time unless you request it.



Affordable

Your MBA was created more than a century ago as a service to letter carriers and their families. We operate with low overhead and with no salespeople on commission. **The savings are passed on to you.**



Convenient

Make a **single payment** and instantly receive all the benefits of **Independence**:

- Immediate cash value;
- Availability of low-interest loans;
- Generous dividends;
- And of course death benefits.

Choose how much coverage you want — \$5,000, \$10,000, \$20,000 or propose some other amount. And if your MBA Term Policy is expiring, consider using your dividend balance to purchase an **Independence** plan.



To purchase an **Independence** plan, fill out an application and receive your policy to examine for 30 days. If you're not fully satisfied for any reason, return it for a full refund of your premium.

Have any questions about providing your loved ones with **Independence**? Contact your local MBA representative or the highly trained staff at the MBA.

Give the gift of financial security!

An **Independence** life insurance policy is a thoughtful and generous gift for anyone in your family — spouse, children, grandchildren, even great-grandchildren!



The cash value of an Independence policy increases every year. It's the ideal financial building block!