A MESSAGE FROM THE DIRECTOR

President Young, the Board of Trustees and I will continue our successful commitment of effective administration of the Mutual Benefit Association (MBA). MBA supporting staff will continue to apply outstanding operational functioning skills while diligently performing their assigned duties on behalf of the MBA membership. Together, we will all strive as a cohesive team to render excellent services. Our assigned undertaking is to make available to the membership life insurance, family protection and retirement incomes.

Throughout the history of the NALC, income financial protection has been at the forefront of the MBA. One of the MBA’s committed goals is to offer increased financial security protection for Letter Carriers and their spouses, children, grandchildren and great-grandchildren at affordable premium rates. To accomplish and maintain this commitment, MBA has upgraded our insurance policies by offering our membership increased protection of $100,000 with the following redesigned insurance plans that are highlighted throughout this workbook:

• MBA 10 Year Renewable and Convertible Term
• MBA 20 Pay Whole Life
• MBA Whole Life Paid Up at 65
• MBA Whole Life Paid Up at 90
• MBA Universal Life
• Independence

Based upon the life insurance option that a member chooses, MBA can assist our policyholders in maintaining a standard of living, finance an education, and pay for final expenses with our term, whole and universal life insurance coverage. The Hospital Plus plan offset hospitalization expenses. MBA’s insurance products are designed to protect you against significant seen and unforeseen life circumstances and changes. MBA’s sound financial stability continue to allow us to offer NALC members better rates per amount of benefit coverage as a not-for-profit insurance company. There are no commission sales people involved in our insurance operation process. Generally, MBA’s operating costs are lower than our competitors.

In addition, MBA offer our membership flexible investment plans to choose from when considering retirement. According to, the current mortality (life expectancy chart) table, people are living longer. Our maturity income plans are designed to protect against the potential risk of you outliving your money by offering you supplemental retirement income through a fixed annuity.

The need for sound financial planning is no longer an option in today’s economy. Many financial experts consider insurance security and having a retirement plan to be the cornerstone of sound financial planning. In other words, life insurance and retirement savings should be included in everyone’s long-term financial planning.
LIFE INSURANCE

- Maintain a Standard of Living
- Finance Education
- Final Expenses
- Mortgage or Consumer Debts
- Charitable Donation

TYPES OF LIFE INSURANCE

- Term Life
- Whole Life
- Universal Life
TERM LIFE

- Basic Life Insurance – Low Cost
- Specified Period of Time
- Constant Face Value (Death Benefit)
- Premiums Constant During Specified Period
- Renewal Provision
- Premium Increase at Renewal
- Conversion Provision

MBA 10-YEAR RENEWABLE AND CONVERTIBLE TERM

- Ten-Year Renewable and Convertible Term
- Issue Age 17– 80
- Face Value $1,000 – $100,000
- NALC Member, Spouse, and Children are Eligible
WHOLE LIFE

• Protection for a Lifetime

• Constant Face Value (Death Benefit)

• Premiums Remain Constant

• Cash Value

• Loan Provision

• Non-Forfeiture Options

MBA LIFE PAID UP
AT AGE 90

• Whole Life

• Issue Age 0 – 70

• Premiums Due for Until Age 90

• Individual Policies

• Face Value $1,000 – $100,000

• Eligible Applicants
MBA LIFE PAID UP AT AGE 65

- Whole Life
- Issue Age 0 – 55
- Premiums Due for Until Age 65
- Individual Policies
- Face Value $1,000 – $100,000
- Eligible Applicants

MBA LIFE AT 20 PAY WHOLE LIFE

- Limited Payment Whole Life
- Issue Age 0 – 70
- 20 Year Premium Payment
- Individual Policies
- Eligible Applicants
- Face Value $1,000 – $100,000
INDEPENDENCE SINGLE PREMIUM WHOLE LIFE

- One-time Premium Payment
- Issue Age 0 – 80
- Individual Policies
- Eligible Applicants
- Face Value $1,000 – $100,000
- Immediate Cash Value
- No Non-Forfeiture Options

UNIVERSAL LIFE

- Flexibility
- Face Value Changes
- Premium Changes
- Loan Provision
- Withdrawal Provision
MBA UNIVERSAL LIFE INSURANCE

• Face Value Changes

• Face Value $10,000 – $100,000

• Issue Age 0 – 70

• Target Premiums

• Premium Changes

• Individual Policies
MBA PRODUCTS

LIFE INSURANCE PLANS

- MBA UNIVERSAL LIFE – Universal Life Insurance
- MBA LIFE PAID UP AT AGE 90 – Whole Life Insurance
- MBA 20 PAY LIFE – 20 Pay Whole Life Insurance
- MBA LIFE PAID UP AT AGE 65 – Limited Payment Whole Life Insurance
- INDEPENDENCE – Single Pay Whole Life Insurance
- MBA TEN YEAR RENEWABLE AND CONVERTIBLE TERM – 10-Year Renewable and Convertible Term Life Insurance
- GROUP POLICY – Accidental Death Benefit (provided by NALC and some branches)

RETIREMENT PLANS

- MATURITY INCOME – Flexible Premium Deferred Annuity (Non-Qualified, Traditional IRA, and Roth IRA)

ACCIDENT & HEALTH INSURANCE PLANS

- HOSPITAL PLUS – Hospital Confinement Insurance
### INSURANCE COMPARISON CHART

<table>
<thead>
<tr>
<th>Type of Insurance</th>
<th>Face Amount</th>
<th>Description</th>
<th>Premiums</th>
<th>Dividends</th>
<th>Cash Value</th>
<th>Loan/Withdrawals</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Traditional Whole Life</strong></td>
<td>Remains Constant</td>
<td>Provides death benefit for insured’s lifetime</td>
<td>Remains Level</td>
<td>May be paid if declared by company</td>
<td>Rises according to preset schedule shown in policy text</td>
<td>Loan only</td>
</tr>
<tr>
<td><strong>Universal Life</strong></td>
<td>Varies at discretion of policy owner</td>
<td>Provides death benefit</td>
<td>Flexible Policy-owner may vary premiums subject to account value and tax laws</td>
<td>Typically None</td>
<td>Grows at variable rate, depending on several factors, including the interest rate paid on the cash value, which the company can change</td>
<td>Loan and/or Withdrawal</td>
</tr>
<tr>
<td><strong>Term Life</strong></td>
<td>Generally remains constant</td>
<td>Provides death benefit for term of policy</td>
<td>Level for term specified outlined in policy</td>
<td>May be paid if declared by company</td>
<td>None</td>
<td>None</td>
</tr>
</tbody>
</table>

*Subject to MBA’s insurance limitations*
POINTERS FOR POLICYHOLDERS

• Buy life insurance only if you plan to continue it. It can be very costly to surrender the policy during the first few years that it has been in force.

• Review the policy language on your new policy carefully.

• Review your life insurance policies every few years to keep up with changes in your lifestyle and income.

• Keep your insurance company(ies) informed of your current address.

• Designate a beneficiary(ies). This will avoid complications when a death benefit is paid on your policy.

• Periodically, review your beneficiary designation. You may modify this at any time to reflect changes in your life (i.e., marriage, divorce, birth of a child, etc.).
HOSPITAL PLUS

• Supplemental Hospital Indemnity Coverage.

• Daily Benefit Amounts.

• Benefit Coverage Amounts
  $30
  $50
  $75
  $100

• Coverage available for NALC member, spouse and children.
Traditional and Roth IRA Contribution Limits

The Economic Growth and Tax Relief Reconciliation Act of 2001, signed into law on June 7, 2001, increases the contribution limits for Traditional, Roth, and Education IRAs. The chart below shows the new contribution limits for the next several years. Remember that the contribution limit for Traditional and Roth IRAs is aggregated. For example, for 2008, an individual who is age 50 or older may contribute $6,000 to a Traditional IRA or a Roth IRA, but if the individual contributes to both, the total contribution to both will be limited to $6,000. In addition, remember that Traditional and Roth IRA contributions are limited to 100% of the individual’s modified adjusted gross income (MAGI).

<table>
<thead>
<tr>
<th></th>
<th>2007</th>
<th>2008</th>
<th>2009 &amp; After</th>
</tr>
</thead>
<tbody>
<tr>
<td>Traditional IRA</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Under Age 50</td>
<td>$4,000</td>
<td>$5,000</td>
<td>$5,000 + COLA</td>
</tr>
<tr>
<td>Age 50 or Over, But Under Age 70 1/2</td>
<td>$5,000</td>
<td>$6,000</td>
<td>$6,000 + COLA</td>
</tr>
<tr>
<td>Roth IRA</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Under Age 50</td>
<td>$4,000</td>
<td>$5,000</td>
<td>$5,000 + COLA</td>
</tr>
<tr>
<td>Age 50 or Over</td>
<td>$5,000</td>
<td>$6,000</td>
<td>$6,000 + COLA</td>
</tr>
</tbody>
</table>
# Maturity Income Interest Rate History

<table>
<thead>
<tr>
<th>Interest Rate for Policy Year Commencing October 1</th>
<th>Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>1993</td>
<td>6.0%</td>
</tr>
<tr>
<td>1994</td>
<td>6.25%</td>
</tr>
<tr>
<td>1995</td>
<td>6.0%</td>
</tr>
<tr>
<td>1996</td>
<td>6.0%</td>
</tr>
<tr>
<td>1997</td>
<td>6.25%</td>
</tr>
<tr>
<td>1998</td>
<td>6.5%</td>
</tr>
<tr>
<td>1999</td>
<td>7.0%</td>
</tr>
<tr>
<td>2000</td>
<td>7.25%</td>
</tr>
<tr>
<td>2001</td>
<td>7.25%</td>
</tr>
<tr>
<td>2002</td>
<td>7.00%</td>
</tr>
<tr>
<td>2003</td>
<td>6.00%</td>
</tr>
<tr>
<td>2004</td>
<td>6.00%</td>
</tr>
<tr>
<td>2005</td>
<td>5.00%</td>
</tr>
<tr>
<td>2006</td>
<td>5.50%</td>
</tr>
<tr>
<td>2007</td>
<td>5.75%</td>
</tr>
</tbody>
</table>
## COMPARISON OF NON-QUALIFIED ANNUITY, TRADITIONAL IRA AND ROTH IRA

<table>
<thead>
<tr>
<th></th>
<th>Non-qualified Annuity</th>
<th>Traditional IRA</th>
<th>Roth IRA</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Eligibility Requirements</strong></td>
<td>Any age, not subject to compensation or income limits</td>
<td>Under age 70½ with Contribution, subject to income limits</td>
<td>Any age with contribution, subject to income limits</td>
</tr>
<tr>
<td><strong>Tax-Deductible Contributions</strong></td>
<td>No</td>
<td>Yes, subject to AGI limits and active participation status in an employer sponsored plan</td>
<td>No</td>
</tr>
<tr>
<td><strong>Other Tax Advantages</strong></td>
<td>Tax-deferred growth</td>
<td>Tax-deferred growth</td>
<td>Tax-free growth</td>
</tr>
<tr>
<td><strong>Tax Treatment of Withdrawals</strong></td>
<td>Any earnings subject to tax upon withdrawal</td>
<td>Any earnings and deductible contributions subject to tax upon withdrawal</td>
<td>Qualified distributions are tax-free (i.e., no taxes on withdrawals if account has been open for 5 years or more and certain conditions are met)</td>
</tr>
<tr>
<td><strong>Mandatory Distributions</strong></td>
<td>No requirements to begin at any age</td>
<td>Distributions must start at age 70½</td>
<td>No requirement to begin at any age</td>
</tr>
<tr>
<td><strong>Maximum Contributions</strong></td>
<td>Unlimited Contributions</td>
<td>*$5,000 per person or 100% of compensation, whichever is less (in aggregate to both a Traditional and a Roth IRA) per tax year</td>
<td>*$5,000 per person or 100% of compensation, whichever is less (in aggregate to both a Traditional and a Roth IRA) per tax year</td>
</tr>
</tbody>
</table>

*See IRA Contribution Limits Chart*
ANNUITY OPTIONS

- Single Life Annuity
- Life Annuity with Period Certain
- Joint Life Annuity
- Full Cash Refund Annuity
MBA NON-QUALIFIED DEFERRED ANNUITY

- No Annual Maximum Contribution.
- Tax Deferred.
- No Requirements for Minimum Distributions.
- No Maximum Age for Contributions.
GLOSSARY

**Accidental Death Benefit Rider**
An extra benefit which generally equals the face amount of the policy. This benefit is payable in addition to other benefits in the event of accidental death.

**Advance Premiums**
Collected premiums which pay the coverage beyond the next policy anniversary. These, plus interest, must be counted as a liability for valuation purposes.

**Age, Attained Age**
The insured’s age at his or her last birthday.

**Annuity**
A stipulated sum payable at certain regular intervals during the lifetime of one or more persons, or payable for just a specified period.

**Application**
A form supplied by the insurance company, usually completed by the member. The form is signed by the member and is part of the insurance contract if a policy is issued. This form allows the home office to determine whether an insurance policy will be issued, and if so, in what classification and at what premium rate.

**Assignment**
The legal transfer of ownership rights under a life insurance policy from one person to another. Also, the document effecting the transfer.

**Automatic Premium Loan**
An option in a life policy authorizing the insurer to use the loan value to pay any premiums still due at the end of a grace period.

**Basic Accidental Death Benefit**
A contract which automatically provides all NALC members a determined benefit in the event of accidental death.

**Beneficiary**
The person, or persons, designated by the insured to receive the benefits of an insurance policy upon his or her death.

**Benefit**
The amount payable by an insurer to a claimant or beneficiary under each coverage in the policy.

**Billing**
The notification of premiums due on an insurance policy.

**Cash Value or Surrender Value**
The amount available to the owner when a policy is surrendered to the company. During the early policy years, the cash value is normally the reserve less a “surrender charge”. In the later policy years, the cash surrender value usually equals or closely approximates the reserve value at time of surrender.

**Certificate (of Insurance or Participation)**
The written contract between a fraternal society and the member purchasing the insurance, stating the terms and full details of the agreement. Also, a certificate issued to a group policyholder which summarizes the essential features of the insurance protection provided.

**Claim**
A demand by an insured or beneficiary for the benefits provided by the contract.

**Contestable Clause**
A provision in an insurance policy setting forth the conditions or the period of time which the insurer may contest or void the policy. After that time has lapsed, cannot be contested.

**Contingent Beneficiary**
An alternate beneficiary designated to receive payment usually in the event that the original beneficiary has died before the insured.

**Contract**
The agreement by which an insurer agrees, for a consideration, to provide benefits, reimburse losses or provide services for an insured. A “policy” is the written statement of the terms of the contract.

**Contract of Insurance**
The contract whereby an insurer agrees to indemnify an insured for losses, provide other benefits, or render services to or on behalf on this insured. The contract of insurance is often called an insurance policy, but the policy is merely the evidence of the agreement.
Conversion
The change of one policy form to another, usually without evidence or insurability. This usually refers to life or health insurance contracts.

Conversion Privilege
The right of an individual to convert a group health or life policy to an individual policy, should the individual cease to be a member of the group. This can usually be done without a physical examination.

Convertible
A policy that may be changed to another form by contractual provision without evidence of insurability.

Convertible Term
A term contract that can be converted to more permanent forms of insurance without medical examination. The conversion must be made within a limited period as specified in the contract. The conversion may be made as of the original date of issue, provided the insured pays the difference in back premiums with interest thereon, or as of the attained age of the insured at the time of conversion.

Death Benefit Corridor
According to federal tax law, a death benefit may not be less than a minimum percentage of the account value as of the date of death. The corridor varies from 250% to 101%.

Decreasing Term Insurance
A form of life insurance that provides a death benefit which declines throughout the term of the contract, reaching zero at the end of the term.

Deferred Annuity
An annuity contract that provides for the initiation of payments at some designated future date.

Dependent
An insured’s spouse and children who meet certain eligibility requirements, and who are not otherwise insured under the same policy.

Delinquent Notices
Past due reminder notices sent to policyholders before the policy is cancelled or suspended.

Dependent Coverage
Insurance coverage on the head of a family which is extended to his or her dependents, including only the lawful, spouse and unmarried children who are not yet employed on a full-time basis. “Children” may be step, foster, and adopted, as well as natural. Certain age restrictions on children usually apply.

Direct Pay Monthly
A payment option where the policyholder pays premiums directly to the insurer on a monthly basis.

Direct Pay Annually
A payment option where the policyholder pays a year’s worth of premiums to the insurer on the anniversary date of his or her policy.

Disability
A physical or mental condition which makes an insured person incapable of performing one or more duties of his or her occupation.

Disability Waiver Premium Benefit
A disability benefit which provides that a policy of life or health insurance will be continued in force without premiums during any period in which the insured is disabled as defined in the policy.

Dividend
A dividend on participating contracts is the refund of that part of the premium which still remains at the end of a year after the company has set aside the necessary reserve and made deduction for claims and expenses. The dividend may also include a share in the company’s investment, mortality and operating profits.

Dividend Accumulation
A life insurance policy option which allows the policy holder to leave any premium dividends with the insurer to accumulate at compound interest.

Dividend (or Paid Up) Additions
An option whereby the insured can leave dividends with the insurer, and each dividend is used to buy a single premium life insurance coverage for whatever amount it will purchase. Often called “paid up adds.”
**Dividend Option**
Alternative ways in which insureds under participating life insurance policies may elect to receive their policyholder dividends.

**Effective Date**
The date on which insurance coverage goes into effect. May refer to a case, contract, coverage, benefit or an insured. The definition of this term varies from company to company.

**Endorsement**
The changing of provisions in a policy or certificate by means of an official entry over the signature of an insurance company officer.

**Evidence of Insurability**
The statement of information needed for the underwriting of an insurance policy.

**Exceptions**
Specified conditions or circumstances for which a policy does not provide benefits.

**Extended Term Insurance**
A provision in most whole life policies which provides the option of continuing the existing amount of insurance as term insurance for as long a period of time as the contract's cash value will purchase. This is one of the nonforfeiting options available to the insured in case a premium is not paid within the grace period.

**Face Amount**
The amount of insurance protection provided under a given policy. The actual amount payable by the company may be decreased by loans or increased by additional benefits payable under specified conditions, or stated in a rider.

**Grace Period**
A determined period, usually 30 or 31 days after the premium due date, during which an insurance contract remains in force and the premium may be paid.

**Group Certificate**
A document provided to each member of a group plan. It lists the benefits provided under the group contract.

**Group Contract**
A contract of insurance, made with an employer or other entity, that covers a group of persons. The group contractual arrangement is generally used to cover employees of a common employer, members of a trade association or trusteeship, members of a welfare or employee benefit association, members of a labor union, or members of another association not formed for the sole purpose of obtaining insurance.

**Group Life Insurance**
Life insurance provided for members of a group. The cost of this insurance is lower than individual policies because administrative expenses per life are decreased.

**Guaranteed Renewable**
A policy that the insured has the right to continue in force by the timely payment of premiums over a substantial period of time. During that period, the insurer has no right to make any change in any provision of the contract other than a change in the premium rate for all insureds in the same class.

**Income Policy**
A life endowment policy which provides the payments of proceeds in specified monthly amounts. This is an alternative to a lump sum payment.

**Incontestable Clause**
A clause in a policy providing that after a policy has been in effect for a given time (2 or 3 years), the insurer shall not be able to contest the statements in the application.

**Indemnity**
Benefit paid by a policy to the limit of the insured loss.

**Installments for a Fixed Period**
A settlement option whereby the insurer pays a monthly or annual income for a fixed number of installments.

**Insured**
The person who is covered for insurance under a policy.

**Irrevocable Beneficiary**
A beneficiary who cannot be changed without his or her consent.
Juvenile insurance
Insurance written on the lives of children under a specified age. This insurance is usually owned by a parent or parents.

Lapse
Termination of a policy due to the failure to pay the premium.

Left on Deposit Dividends
An option providing for a policy owner’s dividends to be deposited with the insurer at a determined interest rate.

Life Annuity
A settlement option whereby the insurer pays a beneficiary a monthly income for the rest of his or her life.

Life Annuity With Period Certain
A settlement option whereby the insurer (1) pays the beneficiary a monthly income for life, and (2) pays that monthly income to a survivor until the end of a specified period, if the insured dies within that period.

Loan
Amount borrowed from the insurance company secured by the value of a policy.

Lump Sum
Payment of the entire proceeds of a life insurance policy in one sum.

Mature
A policy matures when its face amount becomes payable. This could occur upon the death of the insured or as of specified dates.

Misrepresentation
The use of oral or written statements that do not truly reflect the facts. Misrepresentation can be given either by an insured on an application or by an insurer concerning their terms or benefits of an insurance policy.

Named Insured
Any person, firm, or corporation, or any member thereof, specifically designated by name as the insured(s) in a policy.

Noncontributory
A plan or program of insurance, usually group, for which the employer pays the entire premiums and the employee contributes no part of the premium.

Nonforfeiture Values (or Provisions)
Those values in a life insurance policy that by law the policy owner cannot forfeit, even if he or she ceases to pay the premiums.

Ownership
Any adult policy is owned by the member whose life it insures. The person named as “owner” has full control of the policy.

Options at Lapse
If a premium remains unpaid at the end of a grace period, the options at lapse provision is exercised. This means a policyholder may surrender the policy for cash, continue the policy as reduced paid-up life insurance, or convert the policy to nonparticipating extended term insurance.

Paid-Up Insurance
Insurance on which all premiums are paid, but which has not yet matured by either death or endowment.

Paid-up Policy
A life insurance policy under which no further premiums are payable but under which the insurance coverage continues in effect.

Participant
A person covered under a group insurance plan.

Participating
Insurance that pays policy dividends to policy owners.

Participation Certificates
A certificate given to members who have contracted for supplemental coverage under a group plan.

Payor Benefit
A rider or provision often found in juvenile policies under which premiums are waived if the person paying the premium, usually one of the parents, becomes disabled or dies while the child is still a minor.

Payroll Deduction
A payment option which automatically deducts insurance premiums from a policyholder’s paychecks.
Pending Claim
A reported claim on which final action has not yet been taken.

Pending File
Records of policies not yet issued.

Policy
The written statement of a contract effecting insurance. This statement includes all clauses, riders and endorsements.

Policy Anniversary
The annual date which separates the experience under a policy between one period of time and the next for dividend and rate purposes.

Policy Dividend
The return of a portion of the premium paid on a participating policy. It represents the difference between the gross premium charged and the actual cost assessed against the policy.

Policy Loan
A loan made by an insurer to a policy owner. Part or all of the cash value of the policy is assigned as security for the loan.

Policy Owner
The person who has ownership rights to an insurance policy. This person may or may not be either the policyholder or the insured.

Policy Year
The period between policy anniversary dates.

Policyholder
The person in actual possession of the insurance policy.

Pre-existing Condition
A physical condition that existed prior to the effective date of the policy. In many health policies, these are not covered until after a stated period of time has elapsed.

Premium
The periodic payment required to keep a policy in force.

Premium Notice
Notice of premium due, sent out by the insurer to an insured.

Premium Payment Method
The mode of premium payment elected by the policy owner. Methods generally available are monthly, annually, or biweekly payroll deduction.

Proceeds
The amount an insurance company is obligated to pay under the terms of a policy when the policy is surrendered or when the insured dies.

Reduced Paid Up Insurance
A form of insurance available as a nonforfeiture option. It provides that the cash value of the policy be used as a single premium to purchase paid-up insurance in whatever amount the cash value will provide.

Reduction
A decrease in the benefits in an insurance policy due to a specified condition.

Revocable Beneficiary
The beneficiary in a life insurance policy in which the owner reserves the right to revoke or change the beneficiary.

Reinstatement
Restoration of a lapsed policy.

Risk Rate
A premium amount set by the board of trustees. The rate is determined according to the insured’s sex and attained age.

Settlement Option
A choice of payment to the beneficiary upon the settlement of a policy. Typical options are interest, installments, life income with a specified number of years, or fixed income as long as proceeds and interest will last.

Term
The period of time for which a policy or bond is issued.

Term Insurance
The type of life insurance policy that provides protection only for a specified period of time. The policy does not build up any of the nonforfeiture values associated with whole life policies.
Termination
The time the coverage under an insurance policy ends, either because its term has expired or because it has been cancelled by either party. Whole life policies are terminated if the holder ceases to pay premiums. The insured would then receive one of the nonforfeiture values.

Waiver A rider excluding liability for a stated cause of injury or sickness, a provision or rider agreeing to waive premium payments during a period of disability of the insured; the act of giving up or surrendering a right or privilege that is known to exist.
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