

# You choose how you receive your retirement savings plan.

Options include monthly payments for as long as you live, a joint annuity payable during the joint lifetimes of two people, a full cash refund, and a lifetime annuity with a guaranteed minimum of 5, 10, 15 or 20 years.

- ✓ **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.
- ✓ **AFFORDABILITY.** The MBA operates with low overhead, no fees and with no salespeople on commission, so the savings are passed on to you.



Your MBA representative and the highly trained staff at the MBA are ready to answer all your questions:

Contact your local branch office or MBA's nationwide toll-free number  
**800-424-5184**  
Tuesday & Thursday 8-3:30 ET

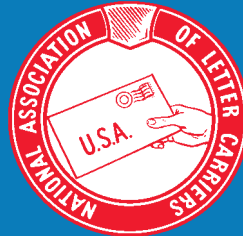
or call the MBA at  
**202-638-4318**  
Monday-Friday 8-3:30 ET

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

Fredric V. Rolando  
*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

© 2013 NALC



# MBA Immediate ANNUITY

**A perfect option for retirees.  
Guaranteed income starting immediately!  
Helps you provide a safe  
and comfortable retirement.**

**An annuity plan designed exclusively  
for letter carriers from your USLC MBA**

# MBA Immediate ANNUITY

**The MBA  
Immediate Annuity  
is the perfect retirement  
income option for retirees.**

An immediate annuity is an annuity contract that is purchased with a single lump-sum premium that, in exchange, pays a guaranteed income for life that starts immediately.

It provides for a safe and comfortable retirement and can be an important part of a retirement portfolio.

There are several options available to receive funds:

- ❑ **Single Life Annuity** – equal payments made for the life of the annuitant.
- ❑ **Life Annuity with a Guaranteed Payment Period** – equal payments made for the life of the annuitant, with payments guaranteed for 5, 10, 15, or 20 years.



- ❑ **Joint Life Annuity** – equal payments made for the life of two annuitants; payments end upon death of the last surviving annuitant.
- ❑ **Full cash refund** – equal payments made for the life of the annuitant; if the annuitant dies before the sum of the payments exceeds the single premium, the shortfall is paid to the beneficiary in a lump sum.

**An annuity plan that  
pays you immediately!**

Payments may be made:

- Monthly
- Quarterly
- Semi-Annually
- Annually

The benefits of an immediate annuity:

- You know how much money you will receive in each payment for the rest of your life.
- You alleviate the stress of outliving investment income.
- There is no need to make investment decisions.

The Letter Carrier MBA is a non-profit fraternal association who provides competitive interest rates.

Payout amounts are based on the annuitant's age at the time of the contract, the amount of the premium, the payout method chosen, and our current rates.

The minimum premium payment is \$25,000. The maximum premium payment is \$1,000,000.

*Note: Not FDIC insured, not guaranteed by any federal government agency.*