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.

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 married...

Your MBA Whole Life policy will protect your spouse, your children, your home and your dreams. 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 single...

Your MBA Whole Life policy will protect your children the things they need. You can even use your policy to contribute to their college expenses.

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 your questions. Call your local branch office or the MBA:

<table>
<thead>
<tr>
<th>Phone Number</th>
<th>Days</th>
</tr>
</thead>
<tbody>
<tr>
<td>800-424-5184</td>
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<tr>
<td>202-638-4318</td>
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Visit the website at nalc.org/mba

United States Letter Carriers Mutual Benefit Association

100 Indiana Ave. NW, Suite 510
Washington, DC 20001-2144

Fredric V. Rolando, President
James W. (Jim) Yates, Director

Board of Trustees:
Lawrence D. Brown, Jr., Chairman
Michael J. Gill
Mack I. Julion

6/17
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 requested by the policy holder in writing.

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 a Whole Life policy:
• a guaranteed death benefit;
• immediate cash value;
• availability of low-interest loans;
• and generous dividends.

Purchase a policy with a benefit amount from $10,000 to $100,000. And if your MBA Term Policy is expiring, consider using your dividend balance to purchase an Independence plan.

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!