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  James W. (Jim) Yates
President  Director

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

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

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  James W. (Jim) Yates
President  Director

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

United States Letter Carriers Mutual Benefit Association
100 Indiana Ave. NW, Suite 510
Washington, DC 20001-2144
An annuity plan that pays you immediately!

Payments may be made to the annuitant:
• 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 U.S. Letter Carriers Mutual Benefit Association 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.

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