

## Who needs life insurance?

### If you're married...

Your MBA Whole Life policy will protect your spouse, your children, your home and your dreams. Even if you're in a two-income family, both you and your spouse should consider how the loss of one income could disrupt your family's future.

### If you're single...

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.

### 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.

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

### 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 with 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:

800-424-5184      202-638-4318  
Tues & Thurs 8-3:30 ET      Weekdays 8-3:30 ET



#### United States Letter Carriers Mutual Benefit Association

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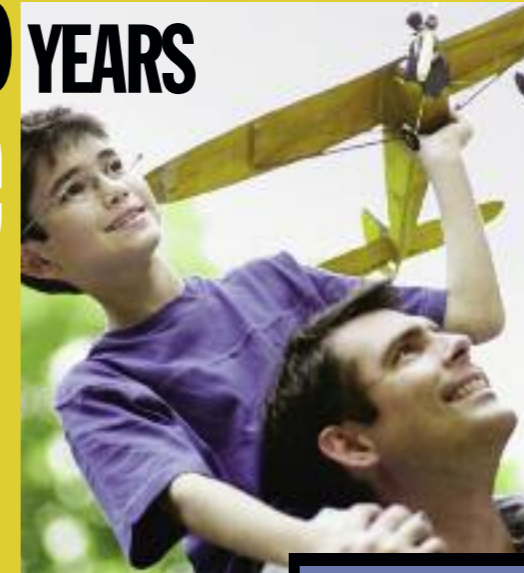
## PAID UP IN 20 YEARS MBA Whole Life INSURANCE

Life insurance especially suited to letter carriers with young families. We'll help you protect your children, as you set aside cash for the future.

A limited payment Whole Life insurance plan designed exclusively for letter carriers from your NALC/MBA

MBA Whole Life Paid Up in 20 Years is an insurance plan with perfect timing. You pay premiums for only 20 years—during the part of your life when your earnings are the greatest. Then your policy is fully paid up at a time when you may want to use the cash value to help your children with money for college, marriage or buying a house.

## PAID UP IN 20 YEARS MBA Whole Life INSURANCE



### Q How do the benefits work?

A As Whole Life insurance, this plan from your union's Mutual Benefit Association does two important things. It pays the survivors the full amount of the policy in the event of the insured's death. It also sets aside part of your premiums for the future. This money, your "cash value," grows over time.

### Q How does this policy differ from other plans?

A As the name suggests, MBA Whole Life Paid Up in 20 Years is a limited payment life policy. You pay premiums for just 20 years—then the policy is fully paid up.

### Q Why should I buy life insurance for my children?

A Purchasing life insurance now for your children will help them acquire coverage while they are healthy and insurable. While the insurance will be there to cover medical and funeral expenses, this MBA policy is also timed to provide your children with money they will need in 20 years when they may face the expenses of college, marriage, starting a business or putting a down payment on a house. Parents also buy life insurance for their children to instill in them the value of financial planning. And remember that MBA Whole Life Paid Up in 20 Years can be an ideal plan for your grandchildren or great-grandchildren.

## Watch your cash value TAKE OFF with MBA Whole Life Paid Up in 20 Years:

### \$15,000 policy

Say you buy your child a \$15,000 policy on the child's first birthday. At age 21, the policy is fully paid up. Its guaranteed cash value is \$1,284.\* All that time—and until you decide to collect the cash value of your policy—your child's life is insured for the full \$15,000.\*\*

\*Policy may pay dividends that could increase the cash value.  
\*\*Plus any additions from the paid-up life dividend option.

### Q Will the premiums stay the same?

A Yes. You'll pay the same amount for 20 years. And the sooner you begin your children's coverage, the lower your payments will be.

### Q How often do I pay?

A You may pay your premiums once a year, 12 times a year, or bi-weekly under MBA's automatic payroll deduction plan.

### Q How does the cash value build up?

A A portion of your premiums is allotted to build the cash value of your policy. Over time, your cash value grows. Take a look at the examples below.

### Q How do I collect the cash value?

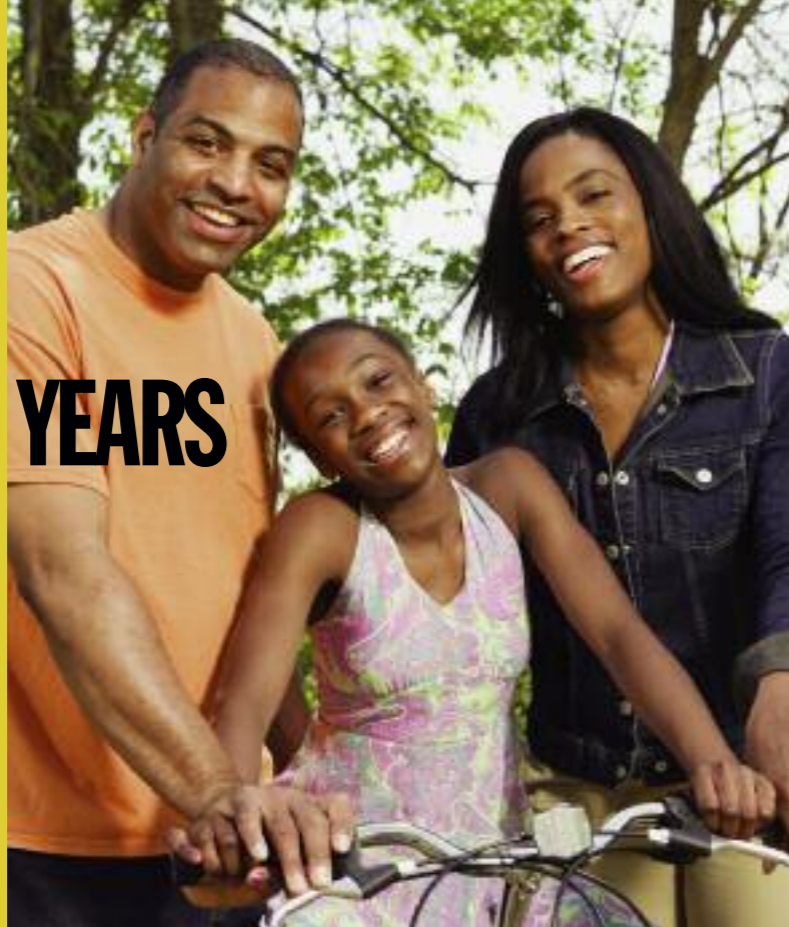
A When you're finished paying premiums—or at any time you or your children no longer need life insurance protection—you may settle for the cash value.

### \$20,000 policy

Say you buy your child a \$20,000 policy when the child is 5 years old. At age 25, the policy is fully paid up. Its guaranteed cash value is \$2,001.\* All that time—and until you decide to collect the cash value of your policy—your child's life is insured for the full \$20,000.\*\*

# PAID UP IN 20 YEARS

## MBA Whole Life INSURANCE



**Q** What if I need cash before the policy is paid up?

**A** In case of an emergency, you may borrow against the policy's cash value at a low loan rate (currently 8%).

**Q** How long does the coverage last?

**A** That's up to you. Before the 20 years are up, your coverage will stay in force as long as you pay your premiums. After 20 years, the coverage continues in full, until you decide to surrender the policy for its cash value.

**Q** How much protection can I buy for my children?

**A** You can choose any amount of coverage from \$10,000 to \$100,000.

**Q** Who owns the policy?

**A** You do. Although you are insuring the lives of your children, the plans belong to you. You may choose to give the cash value to your children when you surrender your plans. Or at any time you may assign ownership of the policy to your children, once they reach legal age.

**Q** Will the policy I buy earn dividends?

**A** Most likely. Every year, the MBA determines if your policy will share in the divisible surplus that builds from all participating policies. If you choose, dividends earned by your plan can be used to buy additional insurance coverage, which also has a cash value. Or you can choose to leave your dividends on deposit with us and earn interest. Either way, it's a great inflation fighter!

**Q** What if I change careers?

**A** You may still continue paying into your policy, and you may keep the policy in force for life.

**Q** What if my children already have insurance?

**A** You may purchase an MBA Whole Life policy for your children regardless of any other life insurance coverage owned.

**Q** Can I purchase policies for my spouse or myself?

**A** Sure. It's a good idea for both of you to be covered, especially if your family depends on two incomes. And, because the plan builds cash value, it can provide you and your spouse with a nice retirement nest egg.



**It's easy to sign up!**  
Simply decide who you would like to cover and choose the amount of coverage. Fill in the application and mail it to us postage-free. We'll send your policy to your home. You'll have a full 30 days to examine your policy before deciding whether to keep it.

MBA Whole Life  
INSURANCE

PAID UP IN 20 YEARS

Bi-weekly Payroll Premiums

Current Age of Insured	— FACE VALUE OF POLICY —				Age	Bi-weekly Payroll Premiums			
	\$10,000	\$25,000	\$50,000	\$100,000		\$10,000	\$25,000	\$50,000	\$100,000
0	\$2.80	\$5.50	\$10.00	\$19.00	40	8.30	19.25	37.50	74.00
1	2.80	5.50	10.00	19.00	41	8.60	20.00	39.00	77.00
2	2.90	5.75	10.50	20.00	42	8.90	20.75	40.50	80.00
3	2.90	5.75	10.50	20.00	43	9.20	21.50	42.00	83.00
4	2.90	5.75	10.50	20.00	44	9.50	22.25	43.50	86.00
5	3.00	6.00	11.00	21.00	45	9.80	23.00	45.00	89.00
6	3.00	6.00	11.00	21.00	46	10.10	23.75	46.50	92.00
7	3.10	6.25	11.50	22.00	47	10.50	24.75	48.50	96.00
8	3.20	6.50	12.00	23.00	48	10.80	25.50	50.00	99.00
9	3.30	6.75	12.50	24.00	49	11.20	26.50	52.00	103.00
10	3.40	7.00	13.00	25.00	50	11.60	27.50	54.00	107.00
11	3.50	7.25	13.50	26.00	51	12.00	28.50	56.00	111.00
12	3.60	7.50	14.00	27.00	52	12.40	29.50	58.00	115.00
13	3.70	7.75	14.50	28.00	53	12.90	30.75	60.50	120.00
14	3.80	8.00	15.00	29.00	54	13.40	32.00	63.00	125.00
15	3.90	8.25	15.50	30.00	55	13.90	33.25	65.50	130.00
16	4.00	8.50	16.00	31.00	56	14.40	34.50	68.00	135.00
17	4.10	8.75	16.50	32.00	57	15.00	36.00	71.00	141.00
18	4.20	9.00	17.00	33.00	58	15.60	37.50	74.00	147.00
19	4.30	9.25	17.50	34.00	59	16.20	39.00	77.00	153.00
20	4.40	9.50	18.00	35.00	60	16.90	40.75	80.50	160.00
21	4.50	9.75	18.50	36.00	61	17.60	42.50	84.00	167.00
22	4.60	10.00	19.00	37.00	62	18.30	44.25	87.50	174.00
23	4.70	10.25	19.50	38.00	63	19.10	46.25	91.50	182.00
24	4.90	10.75	20.50	40.00	64	20.00	48.50	96.00	191.00
25	5.10	11.25	21.50	42.00	65	20.90	50.75	100.50	200.00
26	5.40	12.00	23.00	45.00	66	21.90	53.25	105.50	210.00
27	5.60	12.50	24.00	47.00	67	23.00	56.00	111.00	221.00
28	5.70	12.75	24.50	48.00	68	24.10	58.75	116.50	232.00
29	5.90	13.25	25.50	50.00	69	25.40	62.00	123.00	245.00
30	6.10	13.75	26.50	52.00	70	26.80	65.50	130.00	259.00
31	6.30	14.25	27.50	54.00	71	28.90	70.75	140.50	280.00
32	6.50	14.75	28.50	56.00	72	30.50	74.75	148.50	296.00
33	6.70	15.25	29.50	58.00	73	32.30	79.25	157.50	314.00
34	6.90	15.75	30.50	60.00	74	34.30	84.25	167.50	334.00
35	7.10	16.25	31.50	62.00	75	36.50	89.75	178.50	356.00
36	7.30	16.75	32.50	64.00	76	38.80	95.50	190.00	379.00
37	7.60	17.50	34.00	67.00	77	41.50	102.25	203.50	406.00
38	7.80	18.00	35.00	69.00	78	44.30	109.25	217.50	434.00
39	8.10	18.75	36.50	72.00	79	47.40	117.00	233.00	465.00
					80	50.80	125.50	250.00	499.00