

Age	\$10,000	\$15,000	\$25,000	\$50,000	\$100,000
40	8.60	11.90	18.50	35.00	68.00
41	8.90	12.35	19.25	36.50	71.00
42	9.10	12.65	19.75	37.50	73.00
43	9.40	13.10	20.50	39.00	76.00
44	9.70	13.55	21.25	40.50	79.00
45	10.00	14.00	22.00	42.00	82.00
46	10.30	14.45	22.75	43.50	85.00
47	10.60	14.90	23.50	45.00	88.00
48	10.90	15.35	24.25	46.50	91.00
49	11.30	15.95	25.25	48.50	95.00
50	11.70	16.55	26.25	50.50	99.00
51	12.00	17.00	27.00	52.00	102.00
52	12.40	17.60	28.00	54.00	106.00
53	12.80	18.20	29.00	56.00	110.00
54	13.20	18.80	30.00	58.00	114.00
55	13.70	19.55	31.25	60.50	119.00
56	14.10	20.15	32.25	62.50	123.00
57	14.60	20.90	33.50	65.00	128.00
58	15.20	21.80	35.00	68.00	134.00
59	15.70	22.55	36.25	70.50	139.00
60	16.30	23.45	37.75	73.50	145.00
61	17.00	24.50	39.50	77.00	152.00
62	17.60	25.40	41.00	80.00	158.00
63	18.40	26.60	43.00	84.00	166.00
64	19.10	27.65	44.75	87.50	173.00
65	19.90	28.85	46.75	91.50	181.00
66	20.70	30.05	48.75	95.50	189.00
67	21.60	31.40	51.00	100.00	198.00
68	22.60	32.90	53.50	105.00	208.00
69	23.60	34.40	56.00	110.00	218.00
70	24.70	36.05	58.75	115.50	229.00
71	26.00	38.00	62.00	122.00	242.00
72	27.40	40.10	65.50	129.00	256.00
73	28.80	42.20	69.00	136.00	270.00
74	30.40	44.60	73.00	144.00	286.00
75	32.10	47.15	77.25	152.50	303.00
76	33.90	49.85	81.75	161.50	321.00
77	35.80	52.70	86.50	171.00	340.00
78	37.90	55.85	91.75	181.50	361.00
79	40.00	59.00	97.00	192.00	382.00
80	42.30	62.45	102.75	203.50	405.00
81	44.70	66.05	108.75	215.50	429.00
82	47.10	69.65	114.75	227.50	453.00
83	50.50	74.75	123.25	244.50	487.00
84	54.30	80.45	132.75	263.50	525.00
85	58.50	86.75	143.25	284.50	567.00
86	63.00	93.50	154.50	307.00	612.00
87	67.70	100.55	166.25	330.50	659.00
88	72.70	108.05	178.75	355.50	709.00
89	77.90	115.85	191.75	381.50	761.00
90	83.20	123.80	205.00	408.00	814.00

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.



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 of 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**
 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*
Myra Warren, *Director*

Board of Trustees:
Lawrence D. Brown, Jr., *Chairman*
Randall L. Keller
Michael J. Gill

MBA Whole Life INSURANCE

Life insurance that protects your loved ones—plus a growing nest egg available in an emergency or to help pay for college or retirement.



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



MBA **Whole Life** INSURANCE

*NALC members requested an affordable Whole Life policy designed to meet the needs of letter carriers and their families. The answer is **MBA Whole Life**, offered by your union's Mutual Benefit Association.*

Q What is Whole Life?

A This is a very affordable Whole Life insurance policy, backed by the NALC. Whole Life insurance provides a way to give your family financial security both during your lifetime and beyond. In the event of your death, your survivors receive the full amount of your policy. While you're alive, you are setting aside money you can use as a nest egg for your family. To keep your cost as low as possible, premiums are paid throughout the insured's lifetime.

Q How does my nest egg grow—and what can I do with it?

A The MBA allots a portion of your premiums to build up the "cash value" of your policy. Your nest egg also grows as you earn tax-deferred interest at above-market rates. In times of need, you can borrow against this cash value at a low interest rate (currently 8%) and still keep your policy in force. You may also decide to surrender your policy in exchange for the entire cash value.

Q Will my policy earn dividends?

A Most likely. Every year, the MBA determines whether your policy will share in the divisible surplus that builds from all participating policies. You may choose to receive your dividends as a cash payment each year, to buy additional insurance coverage, or to keep them on deposit with the MBA to earn interest.

Q Will the premiums stay the same?

A Yes. You'll pay the same premium amount for your entire lifetime.

Q How do I sign up?

A It's easy. Choose the amount of protection your family needs—\$10,000, \$15,000, \$25,000, \$50,000 or \$100,000. Decide how often you want to pay your premiums—monthly, annually or biweekly under MBA's automatic payroll deduction plan. Then fill in the application and mail it to us postage-paid. We'll send your policy to your home to review. You may return it within 30 days of receipt for a full refund of premiums paid, should you decide not to keep the policy.



MBA **Whole Life** INSURANCE

Age	\$10,000	\$15,000	\$25,000	\$50,000	\$100,000
0	4.00	5.00	7.00	12.00	22.00
1	4.10	5.15	7.25	12.50	23.00
2	4.10	5.15	7.25	12.50	23.00
3	4.20	5.30	7.50	13.00	24.00
4	4.20	5.30	7.50	13.00	24.00
5	4.30	5.45	7.75	13.50	25.00
6	4.40	5.60	8.00	14.00	26.00
7	4.50	5.75	8.25	14.50	27.00
8	4.50	5.75	8.25	14.50	27.00
9	4.60	5.90	8.50	15.00	28.00
10	4.70	6.05	8.75	15.50	29.00
11	4.70	6.05	8.75	15.50	29.00
12	4.80	6.20	9.00	16.00	30.00
13	4.90	6.35	9.25	16.50	31.00
14	5.00	6.50	9.50	17.00	32.00
15	5.00	6.50	9.50	17.00	32.00
16	5.10	6.65	9.75	17.50	33.00
17	5.20	6.80	10.00	18.00	34.00
18	5.40	7.10	10.50	19.00	36.00
19	5.50	7.25	10.75	19.50	37.00
20	5.60	7.40	11.00	20.00	38.00
21	5.70	7.55	11.25	20.50	39.00
22	5.80	7.70	11.50	21.00	40.00
23	5.90	7.85	11.75	21.50	41.00
24	6.10	8.15	12.25	22.50	43.00
25	6.20	8.30	12.50	23.00	44.00
26	6.30	8.45	12.75	23.50	45.00
27	6.40	8.60	13.00	24.00	46.00
28	6.60	8.90	13.50	25.00	48.00
29	6.70	9.05	13.75	25.50	49.00
30	6.80	9.20	14.00	26.00	50.00
31	7.00	9.50	14.50	27.00	52.00
32	7.10	9.65	14.75	27.50	53.00
33	7.30	9.95	15.25	28.50	55.00
34	7.50	10.25	15.75	29.50	57.00
35	7.60	10.40	16.00	30.00	58.00
36	7.80	10.70	16.50	31.00	60.00
37	8.00	11.00	17.00	32.00	62.00
38	8.20	11.30	17.50	33.00	64.00
39	8.40	11.60	18.00	34.00	66.00