

Age	\$10,000	\$15,000	\$25,000	\$50,000	\$100,000
35	3,081.00	4,595.50	7,624.50	15,197.00	30,342.00
36	3,151.20	4,700.80	7,800.00	15,548.00	31,044.00
37	3,226.60	4,813.90	7,988.50	15,925.00	31,798.00
38	3,302.00	4,927.00	8,177.00	16,302.00	32,552.00
39	3,382.60	5,047.90	8,378.50	16,705.00	33,358.00
40	3,463.20	5,168.80	8,580.00	17,108.00	34,164.00
41	3,549.00	5,297.50	8,794.50	17,537.00	35,022.00
42	3,634.80	5,426.20	9,009.00	17,966.00	35,880.00
43	3,725.80	5,562.70	9,236.50	18,421.00	36,790.00
44	3,816.80	5,699.20	9,464.00	18,876.00	37,700.00
45	3,913.00	5,843.50	9,704.50	19,357.00	38,662.00
46	4,009.20	5,987.80	9,945.00	19,838.00	39,624.00
47	4,110.60	6,139.90	10,198.50	20,345.00	40,638.00
48	4,212.00	6,292.00	10,452.00	20,852.00	41,652.00
49	4,318.60	6,451.90	10,718.50	21,385.00	42,718.00
50	4,425.20	6,611.80	10,985.00	21,918.00	43,784.00
51	4,537.00	6,779.50	11,264.50	22,477.00	44,902.00
52	4,648.80	6,947.20	11,544.00	23,036.00	46,020.00
53	4,763.20	7,118.80	11,830.00	23,608.00	47,164.00
54	4,877.60	7,290.40	12,116.00	24,180.00	48,308.00
55	4,994.60	7,465.90	12,408.50	24,765.00	49,478.00
56	5,114.20	7,645.30	12,707.50	25,363.00	50,674.00
57	5,231.20	7,820.80	13,000.00	25,948.00	51,844.00
58	5,353.40	8,004.10	13,305.50	26,559.00	53,066.00
59	5,473.00	8,183.50	13,604.50	27,157.00	54,262.00
60	5,595.20	8,366.80	13,910.00	27,768.00	55,484.00
61	5,730.40	8,569.60	14,248.00	28,444.00	56,836.00
62	5,865.60	8,772.40	14,586.00	29,120.00	58,188.00
63	6,003.40	8,979.10	14,930.50	29,809.00	59,566.00
64	6,138.60	9,181.90	15,268.50	30,485.00	60,918.00
65	6,273.80	9,384.70	15,606.50	31,161.00	62,270.00
66	6,406.40	9,583.60	15,938.00	31,824.00	63,596.00
67	6,541.60	9,786.40	16,276.00	32,500.00	64,948.00
68	6,676.80	9,989.20	16,614.00	33,176.00	66,300.00
69	6,812.00	10,192.00	16,952.00	33,852.00	67,652.00
70	6,947.20	10,394.80	17,290.00	34,528.00	69,004.00
71	7,082.40	10,597.60	17,628.00	35,204.00	70,356.00
72	7,217.60	10,800.40	17,966.00	35,880.00	71,708.00
73	7,350.20	10,999.30	18,297.50	36,543.00	73,034.00
74	7,480.20	11,194.30	18,622.50	37,193.00	74,334.00
75	7,607.60	11,385.40	18,941.00	37,830.00	75,608.00
76	7,729.80	11,568.70	19,246.50	38,441.00	76,830.00
77	7,849.40	11,748.10	19,545.50	39,039.00	78,026.00
78	7,966.40	11,923.60	19,838.00	39,624.00	79,196.00
79	8,075.60	12,087.40	20,111.00	40,170.00	80,288.00
80	8,182.20	12,247.30	20,377.50	40,703.00	81,354.00



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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...

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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.



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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**:

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800-424-5184 **202-638-4318**
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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.



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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.

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Make a single payment and instantly receive all the benefits of a Whole Life policy:

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Have any questions about providing your loved ones with **Independence**? Contact your local MBA representative or the highly trained staff at the MBA.



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Age	\$10,000	\$15,000	\$25,000	\$50,000	\$100,000
0	\$1,352.00	\$2,002.00	\$3,302.00	\$6,552.00	\$13,052.00
1	1,385.80	2,052.70	3,386.50	6,721.00	13,390.00
2	1,419.60	2,103.40	3,471.00	6,890.00	13,728.00
3	1,458.60	2,161.90	3,568.50	7,085.00	14,118.00
4	1,497.60	2,220.40	3,666.00	7,280.00	14,508.00
5	1,539.20	2,282.80	3,770.00	7,488.00	14,924.00
6	1,573.00	2,333.50	3,854.50	7,657.00	15,262.00
7	1,606.80	2,384.20	3,939.00	7,826.00	15,600.00
8	1,640.60	2,434.90	4,023.50	7,995.00	15,938.00
9	1,677.00	2,489.50	4,114.50	8,177.00	16,302.00
10	1,713.40	2,544.10	4,205.50	8,359.00	16,666.00
11	1,752.40	2,602.60	4,303.00	8,554.00	17,056.00
12	1,788.80	2,657.20	4,394.00	8,736.00	17,420.00
13	1,827.80	2,715.70	4,491.50	8,931.00	17,810.00
14	1,866.80	2,774.20	4,589.00	9,126.00	18,200.00
15	1,905.80	2,832.70	4,686.50	9,321.00	18,590.00
16	1,957.80	2,910.70	4,816.50	9,581.00	19,110.00
17	2,007.20	2,984.80	4,940.00	9,828.00	19,604.00
18	2,061.80	3,066.70	5,076.50	10,101.00	20,150.00
19	2,113.80	3,144.70	5,206.50	10,361.00	20,670.00
20	2,171.00	3,230.50	5,349.50	10,647.00	21,242.00
21	2,228.20	3,316.30	5,492.50	10,933.00	21,814.00
22	2,288.00	3,406.00	5,642.00	11,232.00	22,412.00
23	2,350.40	3,499.60	5,798.00	11,544.00	23,036.00
24	2,412.80	3,593.20	5,954.00	11,856.00	23,660.00
25	2,477.80	3,690.70	6,116.50	12,181.00	24,310.00
26	2,532.40	3,772.60	6,253.00	12,454.00	24,856.00
27	2,587.00	3,854.50	6,389.50	12,727.00	25,402.00
28	2,641.60	3,936.40	6,526.00	13,000.00	25,948.00
29	2,698.80	4,022.20	6,669.00	13,286.00	26,520.00
30	2,758.60	4,111.90	6,818.50	13,585.00	27,118.00
31	2,818.40	4,201.60	6,968.00	13,884.00	27,716.00
32	2,880.80	4,295.20	7,124.00	14,196.00	28,340.00
33	2,945.80	4,392.70	7,286.50	14,521.00	28,990.00
34	3,010.80	4,490.20	7,449.00	14,846.00	29,640.00