

Who needs life insurance?



20-Year TERM LIFE INSURANCE

| Age | \$10,000 | \$15,000 | \$25,000 | \$50,000 | \$100,000 |
|-----|----------|----------|----------|----------|-----------|
| 40 | 3.20 | 3.80 | 5.00 | 8.00 | 14.00 |
| 41 | 3.30 | 3.95 | 5.25 | 8.50 | 15.00 |
| 42 | 3.40 | 4.10 | 5.50 | 9.00 | 16.00 |
| 43 | 3.50 | 4.25 | 5.75 | 9.50 | 17.00 |
| 44 | 3.60 | 4.40 | 6.00 | 10.00 | 18.00 |
| 45 | 3.70 | 4.55 | 6.25 | 10.50 | 19.00 |
| 46 | 3.90 | 4.85 | 6.75 | 11.50 | 21.00 |
| 47 | 4.00 | 5.00 | 7.00 | 12.00 | 22.00 |
| 48 | 4.20 | 5.30 | 7.50 | 13.00 | 24.00 |
| 49 | 4.40 | 5.60 | 8.00 | 14.00 | 26.00 |
| 50 | 4.70 | 6.05 | 8.75 | 15.50 | 29.00 |
| 51 | 5.00 | 6.50 | 9.50 | 17.00 | 32.00 |
| 52 | 5.30 | 6.95 | 10.25 | 18.50 | 35.00 |
| 53 | 5.60 | 7.40 | 11.00 | 20.00 | 38.00 |
| 54 | 5.90 | 7.85 | 11.75 | 21.50 | 41.00 |
| 55 | 6.30 | 8.45 | 12.75 | 23.50 | 45.00 |
| 56 | 6.70 | 9.05 | 13.75 | 25.50 | 49.00 |
| 57 | 7.20 | 9.80 | 15.00 | 28.00 | 54.00 |
| 58 | 7.60 | 10.40 | 16.00 | 30.00 | 58.00 |
| 59 | 8.20 | 11.30 | 17.50 | 33.00 | 64.00 |
| 60 | 8.70 | 12.05 | 18.75 | 35.50 | 69.00 |

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 Term Life will ensure that your support continues as long as it's needed.

If you're married...

Your MBA Term 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 have children...

Help your children live the life you have planned for them—even if you're not around. Your MBA Term 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*
James W. "Jim" Yates, *Director*

Board of Trustees:
Lawrence D. Brown, Jr., *Chairman*
Mike Gill
Mack I. Julion



Introducing MBA's New



20-Year TERM LIFE INSURANCE

The long-term coverage you need, locked in at the affordable rates you want



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



Q How does Term Life insurance work?

A While your policy is in force, your survivors will receive the full amount of your policy in the event of your death. This money can help replace your paycheck for the loved ones who rely on you—such as a spouse, children or aging parents. It also can help cover the cost of burial, taxes and debts. Yet your Term Life premiums remain low because you are not paying to build up cash value, as in Whole Life plans.

Q What does it mean that the MBA's plan is 20 Year Term?

A This insurance plan offers the protection and convenience of having a life insurance policy for a period of 20 years. As long as the premiums are paid on the policy, you are guaranteed the insurance coverage for 20 years.

Q Will the premiums on this policy increase over time?

A No, the premium amount will remain the same during the entire life of the policy.

Q What other choices do I have?

A You may select a policy worth \$10,000, \$15,000, \$25,000, \$50,000 or \$100,000. You may also choose to purchase a policy for your spouse, children, grandchildren, great-grandchildren, and even the parent of the NALC member. The proposed insured must be at least 17 years of age. You decide how often you want to pay your premiums—monthly, annually or biweekly under MBA's automatic payroll deduction plan.

Q Can I convert this Term Insurance policy to a Whole Life policy?

A Yes this policy is convertible. As your insurance needs change, you may choose to convert your policy to an MBA Whole Life policy before you reach age 65 without taking a medical exam. In a Whole Life policy, your premiums accumulate and earn interest, providing you with a valuable “nest egg.” The only requirement is that the face amount of the new policy cannot be greater than the face amount of your existing policy.

Q How do I sign up?

A It's easy. Just fill out the application and mail it to us postage-paid. We'll send your policy to your home. You may return it within 30 days of receipt for a full refund of your premium, should you decide not to keep the policy.

An example of how MBA's 20 Year Term Life Insurance can protect a NALC family.

Cassandra is a 28-year-old City Carrier Assistant (CCA) who is not eligible for the Federal Employees Group Life Insurance. Cassandra is a single parent who needs life insurance as protection for her children.

Cassandra needs insurance coverage to pay the mortgage, cover day-to-day living expenses and to take care of unexpected bills in the event of her death. But permanent protection is more than she can afford right now.

Cassandra knows that when she becomes a career carrier, she will be eligible for the Federal Employees Group Life Insurance, however, she wants protection now. So Cassandra decides to buy a \$100,000 20 Year Term Life insurance policy. Cassandra has just \$8.00 deducted from each paycheck for \$100,000 life insurance coverage. She is secure in the fact that the premiums on this policy will not increase as she ages.

Cassandra intends to keep this policy for the entire 20 year period. At that time, Cassandra plans on reviewing her insurance needs, if any.



If you are just getting started in your career, your marriage or your family, this is a very affordable way to get the life insurance protection you need.

20-Year TERM LIFE INSURANCE

Learn just how **affordable** MBA Term Life insurance can be!

| Age | \$10,000 | \$15,000 | \$25,000 | \$50,000 | \$100,000 |
|-----|----------|----------|----------|----------|-----------|
| 17 | 2.50 | 2.75 | 3.25 | 4.50 | 7.00 |
| 18 | 2.50 | 2.75 | 3.25 | 4.50 | 7.00 |
| 19 | 2.50 | 2.75 | 3.25 | 4.50 | 7.00 |
| 20 | 2.50 | 2.75 | 3.25 | 4.50 | 7.00 |
| 21 | 2.50 | 2.75 | 3.25 | 4.50 | 7.00 |
| 22 | 2.60 | 2.90 | 3.50 | 5.00 | 8.00 |
| 23 | 2.60 | 2.90 | 3.50 | 5.00 | 8.00 |
| 24 | 2.60 | 2.90 | 3.50 | 5.00 | 8.00 |
| 25 | 2.60 | 2.90 | 3.50 | 5.00 | 8.00 |
| 26 | 2.60 | 2.90 | 3.50 | 5.00 | 8.00 |
| 27 | 2.60 | 2.90 | 3.50 | 5.00 | 8.00 |
| 28 | 2.60 | 2.90 | 3.50 | 5.00 | 8.00 |
| 29 | 2.70 | 3.05 | 3.75 | 5.50 | 9.00 |
| 30 | 2.70 | 3.05 | 3.75 | 5.50 | 9.00 |
| 31 | 2.70 | 3.05 | 3.75 | 5.50 | 9.00 |
| 32 | 2.70 | 3.05 | 3.75 | 5.50 | 9.00 |
| 33 | 2.80 | 3.20 | 4.00 | 6.00 | 10.00 |
| 34 | 2.80 | 3.20 | 4.00 | 6.00 | 10.00 |
| 35 | 2.80 | 3.20 | 4.00 | 6.00 | 10.00 |
| 36 | 2.90 | 3.35 | 4.25 | 6.50 | 11.00 |
| 37 | 2.90 | 3.35 | 4.25 | 6.50 | 11.00 |
| 38 | 3.00 | 3.50 | 4.50 | 7.00 | 12.00 |
| 39 | 3.10 | 3.65 | 4.75 | 7.50 | 13.00 |