

Term to Age 65

LIFE INSURANCE

| Age | \$10,000 | \$15,000 | \$25,000 | \$50,000 | \$100,000 |
|-----|----------|----------|----------|----------|-----------|
| 40 | 3.50 | 4.25 | 5.75 | 9.50 | 17.00 |
| 41 | 3.50 | 4.25 | 5.75 | 9.50 | 17.00 |
| 42 | 3.60 | 4.40 | 6.00 | 10.00 | 18.00 |
| 43 | 3.60 | 4.40 | 6.00 | 10.00 | 18.00 |
| 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 | 4.10 | 5.15 | 7.25 | 12.50 | 23.00 |
| 49 | 4.20 | 5.30 | 7.50 | 13.00 | 24.00 |
| 50 | 4.30 | 5.45 | 7.75 | 13.50 | 25.00 |
| 51 | 4.40 | 5.60 | 8.00 | 14.00 | 26.00 |
| 52 | 4.50 | 5.75 | 8.25 | 14.50 | 27.00 |
| 53 | 4.60 | 5.90 | 8.50 | 15.00 | 28.00 |
| 54 | 4.80 | 6.20 | 9.00 | 16.00 | 30.00 |
| 55 | 4.90 | 6.35 | 9.25 | 16.50 | 31.00 |
| 56 | 5.10 | 6.65 | 9.75 | 17.50 | 33.00 |
| 57 | 5.20 | 6.80 | 10.00 | 18.00 | 34.00 |
| 58 | 5.40 | 7.10 | 10.50 | 19.00 | 36.00 |
| 59 | 5.60 | 7.40 | 11.00 | 20.00 | 38.00 |
| 60 | 5.80 | 7.70 | 11.50 | 21.00 | 40.00 |

Who needs life insurance?



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



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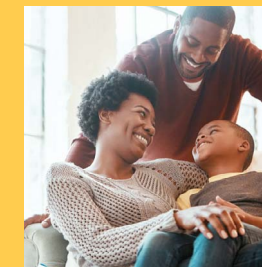
Introducing MBA's New



Term to Age 65

LIFE INSURANCE

Career-long protection affordable at the start of your career



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



Q What does it mean that the MBA's plan is Term to Age 65?

A This insurance plan offers the protection and convenience of having a life insurance policy until you reach the age of 65. As long as the premiums are paid on the policy, you are guaranteed the insurance coverage until the policy anniversary date after your 65th birthday.

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 Term to Age 65 Life Insurance can protect a NALC family.

Juan is a 25-year-old letter carrier who wants life insurance protection for his spouse and children.

Juan needs insurance coverage to pay the mortgage, cover day-to-day living expenses and to take care of all of his family's bills, in the event of his death.

Juan knows that, if anything happens to him, his spouse and children would have to rely on his spouse's income and his Federal Employees Group Life Insurance. But that may not be enough protection for his family, especially since FEGLI Standard Benefits decrease approximately 5 percent a year between the ages of 36 and 45.

So Juan decides to buy a \$100,000 Term to Age 65 insurance policy. Juan has just \$11.00 deducted from each paycheck for \$100,000 life insurance coverage. He is secure in the fact that the premiums on this policy will not increase as he ages.

Juan intends to keep his policy until Age 65. At that time, his mortgage will be paid off, his children will be grown and he will be planning on retiring. Juan will not have the need for the life insurance benefits, therefore the Term to Age 65 is the insurance that suits him best. Upon retiring, Juan will have one less bill to worry about.



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.

Term to Age 65 LIFE INSURANCE

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

| Age | \$10,000 | \$15,000 | \$25,000 | \$50,000 | \$100,000 |
|-----|----------|----------|----------|----------|-----------|
| 17 | 2.80 | 3.20 | 4.00 | 6.00 | 10.00 |
| 18 | 2.80 | 3.20 | 4.00 | 6.00 | 10.00 |
| 19 | 2.80 | 3.20 | 4.00 | 6.00 | 10.00 |
| 20 | 2.80 | 3.20 | 4.00 | 6.00 | 10.00 |
| 21 | 2.80 | 3.20 | 4.00 | 6.00 | 10.00 |
| 22 | 2.80 | 3.20 | 4.00 | 6.00 | 10.00 |
| 23 | 2.90 | 3.35 | 4.25 | 6.50 | 11.00 |
| 24 | 2.90 | 3.35 | 4.25 | 6.50 | 11.00 |
| 25 | 2.90 | 3.35 | 4.25 | 6.50 | 11.00 |
| 26 | 2.90 | 3.35 | 4.25 | 6.50 | 11.00 |
| 27 | 2.90 | 3.35 | 4.25 | 6.50 | 11.00 |
| 28 | 2.90 | 3.35 | 4.25 | 6.50 | 11.00 |
| 29 | 3.00 | 3.50 | 4.50 | 7.00 | 12.00 |
| 30 | 3.00 | 3.50 | 4.50 | 7.00 | 12.00 |
| 31 | 3.00 | 3.50 | 4.50 | 7.00 | 12.00 |
| 32 | 3.10 | 3.65 | 4.75 | 7.50 | 13.00 |
| 33 | 3.10 | 3.65 | 4.75 | 7.50 | 13.00 |
| 34 | 3.10 | 3.65 | 4.75 | 7.50 | 13.00 |
| 35 | 3.20 | 3.80 | 5.00 | 8.00 | 14.00 |
| 36 | 3.20 | 3.80 | 5.00 | 8.00 | 14.00 |
| 37 | 3.30 | 3.95 | 5.25 | 8.50 | 15.00 |
| 38 | 3.30 | 3.95 | 5.25 | 8.50 | 15.00 |
| 39 | 3.40 | 4.10 | 5.50 | 9.00 | 16.00 |