

Look at this chart to learn just how affordable MBA Term Life insurance can be:

10-year Renewable and Convertible **MBA Term Life INSURANCE**

Bi-weekly Payroll Premiums					Age of Insured	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79																																																																																																																																											
Current	— FACE VALUE OF POLICY —																																																																																																																																																																																		
Age of Insured	\$10,000	\$25,000	\$50,000	\$100,000		\$3.00	\$5.25	\$9.00	\$16.50		\$3.10	5.50	9.50	17.50		3.30	6.00	10.50	19.50		3.30	6.00	10.50	19.50		3.50	6.50	11.50	21.50		3.70	7.00	12.50	23.50		3.90	7.50	13.50	25.50		4.20	8.25	15.00	28.50		4.50	9.00	16.50	31.50		4.80	9.75	18.00	34.50		5.10	10.50	19.50	37.50		5.50	11.50	21.50	41.50		5.90	12.50	23.50	45.50		6.30	13.50	25.50	49.50		6.70	14.50	27.50	53.50		7.10	15.50	29.50	57.50		7.50	16.50	31.50	61.50		8.00	17.75	34.00	66.50		8.70	19.50	37.50	73.50		9.50	21.50	41.50	81.50		10.40	23.75	46.00	90.50		11.30	26.00	50.50	99.50		13.00	30.25	59.00	116.50		14.70	34.50	67.50	133.50		16.40	38.75	76.00	150.50		18.20	43.25	85.00	168.50		20.10	48.00	94.50	187.50		20.80	49.75	98.00	194.50		21.50	51.50	101.50	201.50		22.20	53.25	105.00	208.50		23.00	55.25	109.00	216.50		23.80	57.25	113.00	224.50		23.80	57.25	113.00	224.50		23.80	57.25	113.00	224.50		23.80	57.25	113.00	224.50



Who needs life insurance?



**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'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 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.

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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10-year Renewable and Convertible  
**MBA Term Life INSURANCE**

The most affordable way to get the insurance protection you need

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



If you're just getting started in your career, your marriage or your family, this is the most **affordable way to get the life insurance protection you need.**

# MBA Term Life Insurance

## 10-year Renewable and Convertible

*Life insurance is one of life's essentials. You need its financial protection — in case something happens to you. So, if your budget is tight, it's good to know that Term Life insurance from your Mutual Benefit Association is so affordable. Only a few dollars a month buys you thousands of dollars in life insurance coverage.*

**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—like 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 "renewable" and "convertible"?

**A** These features offer extra protections and convenience.

"10-Year Renewable" means that you buy 10 years of insurance protection at a time. After each 10-year term, you are guaranteed the right to renew your policy for another 10 years—without taking a medical exam. Your premium will, of course, increase according to your age.

"Convertible" means that, as your needs change, you may choose to convert your

policy to an MBA Whole Life policy before you reach age 65—again, 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** What other choices do I have?

**A** You may select a policy worth \$10,000, \$25,000, \$50,000 or \$100,000. You may also choose to purchase a policy for your spouse. And you decide how often you want to pay your premiums—monthly, annually or biweekly under MBA's automatic payroll deduction plan.

**Q** How do I sign up?

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

**Take a look at how MBA's 10-Year Renewable and Convertible Term Life Insurance can protect a typical NALC family:**



Walt is a 33-year-old letter carrier who is married with two children. Recently Walt and his wife purchased a home.

Walt knows that, if anything happens to him, his wife and children would have to rely solely on his Federal Employees Group Life Insurance. But that's not enough protection for his family, especially since FEGLI benefits decrease 10% a year between the ages of 36 and 45.

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

So Walt decides to buy a \$25,000 10-Year Renewable and Convertible Term Life Insurance policy. **He has just \$3.00 deducted from each paycheck for \$25,000 life insurance protection.**

He plans to convert the policy to an MBA Whole Life plan in the future, so he can build a nest egg to help pay for his children's education.