

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



## Who needs life insurance?

### 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...

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.



### 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 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](http://nalc.org/mba)



**United States Letter Carriers Mutual Benefit Association**  
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# INDEPENDENCE

## SINGLE PREMIUM WHOLE LIFE

A secure, single-payment life insurance plan ideal for your children or grandchildren



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



# INDEPENDENCE

## SINGLE PREMIUM WHOLE LIFE

A single, once-in-a-lifetime payment provides your loved ones with the financial security of Whole Life insurance.

It's the best gift you can give your growing family!

**Independence** was designed specifically for NALC members to be a **safe, affordable** and **convenient** way to bring your loved ones closer to financial independence. One payment at the time of purchase covers the insured for their entire lifetime.

### Safe

**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.



### Affordable

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.

### Convenient

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

- a guaranteed death benefit;
- immediate cash value;
- availability of low-interest loans;
- and generous dividends.

Purchase a policy with a benefit amount from \$10,000 to \$100,000. And if your MBA Term Policy is expiring, consider using your dividend balance to purchase an **Independence** plan.

To purchase an **Independence** plan, fill out an application and receive your policy to examine for 30 days. If you're not fully satisfied for any reason, return it for a full refund of your premium.

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



## Give the gift of financial security!

An **Independence** life insurance policy is a thoughtful and generous gift for anyone in your family—spouse, children, grandchildren, even great-grandchildren!

The cash value of an **Independence** policy increases every year. It's the ideal financial building block!

## One single payment for a lifetime of protection!

Purchase an Independence policy with just one lump-sum premium (based on the age of the insured at the time of purchase and the amount of coverage you choose).

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