

FEGLI Option "B".....Do Your Homework!

Federal Employee Group Life Insurance, FEGLI Option "B", is available to all federal employees. Federal employees are allowed to increase their ***FEGLI Option "B"*** life insurance benefit in multiples of 1-5 times salary.

Before exercising this option, ***healthy*** employees should review these ***current FEGLI Option "B"*** rate increases.

FEGLI Option "B" allows federal employees to insure ***1-5 times salary***.

- ***FEGLI Option "B"*** rates increase ***57%*** at age 50
- ***FEGLI Option "B"*** rates increase ***82%*** at age 55
- ***FEGLI Option "B"*** rates increase ***120%*** at age 60
- ***FEGLI Option "B"*** rates increase ***23%*** at age 65
- ***FEGLI Option "B"*** rates increase ***78%*** at age 70
- ***FEGLI Option "B"*** rates increase ***88%*** at age 75
- ***FEGLI Option "B"*** rates increase ***47%*** at age 80

In light of the recent concerns and uproar regarding huge rate increases of up to ***126%*** for the ***Federal Long Term Care Insurance Plan, FLTCIP***, healthy federal employees should carefully consider these much larger increases under ***FEGLI Option "B"***.

Total 15 year Option "B" rate increases from the following ages:

- ***Age 45 - 529%*** increase over next 15 years
- ***Age 50 - 392%*** increase over next 15 years
- ***Age 55 - 380%*** increase over next 15 years
- ***Age 60 - 309%*** increase over next 15 years
- ***Age 65 - 389%*** increase over next 15 years

By shopping for coverage with our top commercial carriers, the ***guaranteed savings*** can be unbelievable. One of our clients actually ***saved \$560,000*** in premium.....really!

Comparing ***\$500,000 20 Year Term with \$500,000 FEGLI Option "B"***, a healthy female employee can save the following:

- ***Age 50 - Guaranteed twenty year savings of \$ 67,000 or 81%***
- ***Age 55 - Guaranteed twenty year savings of \$115,000 or 83%***
- ***Age 60 - Guaranteed twenty year savings of \$203,000 or 83%***
- ***Age 65 - Guaranteed twenty year savings of \$311,000 or 81%***

For your free FEGLI Option "B" comparison go to ***AllFeds.com***

If you have friends who would like to reduce their FEGLI Option "B" costs by 50-80%, please forward this email to their attention.