FEGLI PLUS***

Female Age 65 - Preferred-Plus

	F.E.G.L.I.	Top Carrier	FEGLI PLUS***
Year	Option B	20 Year Term	15 Year Term
	\$500,000	\$500,000	\$500,000
1	\$7,020	\$2,955	\$2,380
2	\$7,020	\$2,955	\$2,380
3	\$7,020	\$2,955	\$2,380
4	\$7,020	\$2,955	\$2,380
5	\$7,020	\$2,955	\$2,380
5-Yr. Total	\$35,100	\$14,775	\$11,900
6	\$12,480	\$2,955	\$2,380
7	\$12,480	\$2,955	\$2,380
8	\$12,480	\$2,955	\$2,380
9	\$12,480	\$2,955	\$2,380
10	\$12,480	\$2,955	\$2,380
10-Yr. Total	\$97,500	\$29,550	\$23,800
11	\$23,400	\$2,955	\$2,380
12	\$23,400	\$2,955	\$2,380
13	\$23,400	\$2,955	\$2,380
14	\$23,400	\$2,955	\$2,380
15	\$23,400	\$2,955	\$2,380
15-Yr. Total	\$214,500	\$44,325	\$35,700
16	\$34,320	\$2,955	\$0
17	\$34,320	\$2,955	\$0
18	\$34,320	\$2,955	\$0
19	\$34,320	\$2,955	\$0
20	\$34,320	\$2,955	\$0
20-Yr. Total	\$386,100	\$59,100	\$35,700
20 year savings		\$327,000	\$350,400
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% Savings		85%	91%

*** FEGLI PLUS Includes

Critical and Chronic Illness Coverage

Heart Attack	Stroke	Cancer
Coma	ALS	Parkinson's
Major Organ Transplant	Multiple Sclerosis	Paralysis
AIDS	Alzheimer's	Blindness
Major Burns	Loss of Limbs	Dementia