FEGLI PLUS***

Female Age 65 - Select

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\$500,000 \$500,000 \$500,000 1 \$7,020 \$4,609 \$3,460 2 \$7,020 \$4,609 \$3,460 3 \$7,020 \$4,609 \$3,460 4 \$7,020 \$4,609 \$3,460 5 \$7,020 \$4,609 \$3,460 5 \$7,020 \$4,609 \$3,460 5 \$7,020 \$4,609 \$3,460 5 \$7,020 \$4,609 \$3,460 5 \$7,020 \$4,609 \$3,460 5 \$7,020 \$4,609 \$3,460 5 \$7,020 \$4,609 \$3,460 6 \$12,480 \$4,609 \$3,460 7 \$12,480 \$4,609 \$3,460 8 \$12,480 \$4,609 \$3,460 9 \$12,480 \$4,609 \$3,460 10 \$12,480 \$4,609 \$3,460 10 \$12,480 \$4,609 \$3,460 10 \$12,480 \$4,609 \$3,460 11 \$23,400 \$4,609 \$3,460 12 \$23,400 \$4,609 \$3,460 13 \$23,400 \$4,609 \$3,460 14 \$23,400 \$4,609 \$3,460 15 \$23,400 \$4,609 \$3,460 15 \$23,400 \$4,609 \$3,460 15 \$23,400 \$4,609 \$3,460 15 \$23,400 \$4,609 \$3,460 15 \$23,400 \$4,609 \$3,460 15 \$23,400 \$4,609 \$3,460 16 \$34,320 \$4,609 \$3,460 17 \$34,320 \$4,609 \$0 18 \$34,320 \$4,609 \$0 19 \$34,320 \$4,609 \$0 20 \$34,320 \$4,609 \$0 20 \$34,320 \$4,609 \$0 20 \$34,320 \$4,609 \$0 20 \$34,320 \$4,609 \$0 20 \$34,320 \$4,609 \$0 20 \$34,320 \$4,609 \$0 20 \$34,320 \$4,609 \$0 20 \$34,320 \$4,609 \$0 20 \$34,320 \$4,609 \$0 20 \$34,320 \$4,609 \$0 20 \$34,320 \$4,609 \$0 20 \$34,320 \$4,609 \$0 20 \$34,320 \$4,609 \$0 20 \$34,320 \$4,609 \$0 20 \$34,320 \$4,609 \$0 20 \$34,320 \$4,609 \$0 20 \$34,320 \$4,609 \$0 20 \$34,320 \$4,609 \$0 20 \$34,609		F.E.G.L.I.	Top Carrier	FEGLI PLUS***
1 \$7,020 \$4,609 \$3,460 2 \$7,020 \$4,609 \$3,460 3 \$7,020 \$4,609 \$3,460 4 \$7,020 \$4,609 \$3,460 5 \$7,020 \$4,609 \$3,460 5 \$7,020 \$4,609 \$3,460 5 \$7,020 \$4,609 \$3,460 5 \$7,020 \$4,609 \$3,460 5 \$7,020 \$4,609 \$3,460 5 \$7,020 \$4,609 \$3,460 5 \$12,480 \$4,609 \$3,460 7 \$12,480 \$4,609 \$3,460 8 \$12,480 \$4,609 \$3,460 9 \$12,480 \$4,609 \$3,460 10 \$12,480 \$4,609 \$3,460 10 \$12,480 \$4,609 \$3,460 10 \$12,480 \$4,609 \$3,460 11 \$23,400 \$4,609 \$3,460 12 \$23,400 \$4,609 \$3,460 13 \$23,400 \$4,609 \$3,460 14 \$23,400 \$4,609 \$3,460 15 \$23,400 \$4,609 \$3,460 15 \$23,400 \$4,609 \$3,460 15 \$23,400 \$4,609 \$3,460 15 \$23,400 \$4,609 \$3,460 15 \$23,400 \$4,609 \$3,460 15 \$23,400 \$4,609 \$3,460 15 \$23,400 \$4,609 \$3,460 15 \$23,400 \$4,609 \$3,460 16 \$34,320 \$4,609 \$0 17 \$34,320 \$4,609 \$0 18 \$34,320 \$4,609 \$0 19 \$34,320 \$4,609 \$0 20 \$34,609 \$0 20 \$34,320 \$4,609 \$0 20 \$34,609 \$0 20 \$34,609 \$0 20 \$34,609 \$0 20 \$34,609 \$0 20 \$34,609 \$0 20 \$34,609 \$0 20 \$34,609 \$0 20 \$34,609 \$0 20 \$34,609 \$0 20 \$34,609 \$0 20 \$34,609 \$0 20 \$34,609 \$0 20 \$34,609 \$0 20 \$34,609 \$0 20 \$34,609 \$0	Year	Option B	20 Year Term	15 Year Term
2 \$7,020 \$4,609 \$3,460 3 \$7,020 \$4,609 \$3,460 4 \$7,020 \$4,609 \$3,460 5 \$12,480 \$4,609 \$3,460 7 \$12,480 \$4,609 \$3,460 8 \$12,480 \$4,609 \$3,460 9 \$12,480 \$4,609 \$3,460 10 \$12,480 \$4,609 \$3,460 10 \$12,480 \$4,609 \$3,460 10 \$12,480 \$4,609 \$3,460 11 \$23,400 \$4,609 \$3,460 12 \$23,400 \$4,609 \$3,460 13 \$23,400 \$4,609 \$3,460 14 \$23,400 \$4,609 \$3,460 15 \$23,400 \$4,609 \$3,460 15 \$23,400 \$4,609 \$3,460 16 \$34,320 \$4,609 \$3,460 17 \$34,320 \$4,609 \$0 18 \$34,320 \$4,609 \$0 19 \$34,320 \$4,609 \$0 19 \$34,320 \$4,609 \$0 20 \$34,320 \$4,609 \$0 20 \$34,320 \$4,609 \$0 20 \$34,320 \$4,609 \$0 20 \$34,320 \$4,609 \$0		\$500,000	\$500,000	\$500,000
2 \$7,020 \$4,609 \$3,460 3 \$7,020 \$4,609 \$3,460 4 \$7,020 \$4,609 \$3,460 5 \$7,020 \$4,609 \$3,460 5 \$7,020 \$4,609 \$3,460 5-Yr. Total \$35,100 \$23,045 \$17,300 6 \$12,480 \$4,609 \$3,460 7 \$12,480 \$4,609 \$3,460 8 \$12,480 \$4,609 \$3,460 9 \$12,480 \$4,609 \$3,460 10 \$12,480 \$4,609 \$3,460 10 \$12,480 \$4,609 \$3,460 10 \$12,480 \$4,609 \$3,460 11 \$23,400 \$4,609 \$3,460 12 \$23,400 \$4,609 \$3,460 13 \$23,400 \$4,609 \$3,460 14 \$23,400 \$4,609 \$3,460 15 \$23,400 \$4,609 \$3,460 15 \$23,400 \$4,609 \$3,460 16 \$34,320 \$4,609 \$3,460 17 \$34,320 \$4,609 \$0 18 \$34,320 \$4,609 \$0 19 \$34,320 \$4,609 \$0 19 \$34,320 \$4,609 \$0 19 \$34,320 \$4,609 \$0 20 \$34,320 \$4,609 \$0 20 \$34,320 \$4,609 \$0 20 \$34,320 \$4,609 \$0	1	•	•	
4 \$7,020 \$4,609 \$3,460 5 \$7,020 \$4,609 \$3,460 5-Yr. Total \$35,100 \$23,045 \$17,300 6 \$12,480 \$4,609 \$3,460 7 \$12,480 \$4,609 \$3,460 8 \$12,480 \$4,609 \$3,460 9 \$12,480 \$4,609 \$3,460 10 \$12,480 \$4,609 \$3,460 10-Yr. Total \$97,500 \$46,090 \$3,460 12 \$23,400 \$4,609 \$3,460 13 \$23,400 \$4,609 \$3,460 14 \$23,400 \$4,609 \$3,460 15 \$23,400 \$4,609 \$3,460 15 \$23,400 \$4,609 \$3,460 15 \$23,400 \$4,609 \$3,460 15 \$23,400 \$4,609 \$3,460 15 \$23,400 \$4,609 \$3,460 15 \$23,400 \$4,609 \$0 16 \$34,320 \$4,609 \$0 18 \$34,320	2		\$4,609	
5 \$7,020 \$4,609 \$3,460 5-Yr. Total \$35,100 \$23,045 \$17,300 6 \$12,480 \$4,609 \$3,460 7 \$12,480 \$4,609 \$3,460 8 \$12,480 \$4,609 \$3,460 9 \$12,480 \$4,609 \$3,460 10 \$12,480 \$4,609 \$3,460 10-Yr. Total \$97,500 \$46,090 \$3,460 12 \$23,400 \$4,609 \$3,460 13 \$23,400 \$4,609 \$3,460 14 \$23,400 \$4,609 \$3,460 15 \$23,400 \$4,609 \$3,460 15 \$23,400 \$4,609 \$3,460 15-Yr. Total \$214,500 \$69,135 \$51,900 16 \$34,320 \$4,609 \$0 18 \$34,320 \$4,609 \$0 19 \$34,320 \$4,609 \$0 19 \$34,320 \$4,609 \$0 20 \$34,320 \$4,609 \$0 20 \$34,320	3	\$7,020	\$4,609	\$3,460
5-Yr. Total \$35,100 \$23,045 \$17,300 6 \$12,480 \$4,609 \$3,460 7 \$12,480 \$4,609 \$3,460 8 \$12,480 \$4,609 \$3,460 9 \$12,480 \$4,609 \$3,460 10 \$12,480 \$4,609 \$3,460 10-Yr. Total \$97,500 \$46,090 \$3,460 12 \$23,400 \$4,609 \$3,460 13 \$23,400 \$4,609 \$3,460 14 \$23,400 \$4,609 \$3,460 15 \$23,400 \$4,609 \$3,460 15 \$23,400 \$4,609 \$3,460 15 \$23,400 \$4,609 \$3,460 15 \$23,400 \$4,609 \$3,460 15 \$23,400 \$4,609 \$3,460 15 \$23,400 \$4,609 \$3,460 15 \$23,400 \$4,609 \$0 16 \$34,320 \$4,609 \$0 17 \$34,320 \$4,609 \$0 18 \$34,320	4	\$7,020	\$4,609	\$3,460
6 \$12,480 \$4,609 \$3,460 7 \$12,480 \$4,609 \$3,460 8 \$12,480 \$4,609 \$3,460 9 \$12,480 \$4,609 \$3,460 10 \$12,480 \$4,609 \$3,460 10 \$12,480 \$4,609 \$3,460 10 \$12,480 \$4,609 \$3,460 11 \$23,400 \$4,609 \$3,460 12 \$23,400 \$4,609 \$3,460 13 \$23,400 \$4,609 \$3,460 14 \$23,400 \$4,609 \$3,460 15 \$23,400 \$4,609 \$3,460 15 \$23,400 \$4,609 \$3,460 15 \$23,400 \$4,609 \$3,460 15 \$23,400 \$4,609 \$3,460 15 \$23,400 \$4,609 \$3,460 15 \$23,400 \$4,609 \$0 17 \$34,320 \$4,609 \$0 18 \$34,320 \$4,609 \$0 19 \$34,320 \$4,609 \$0 20 \$34,320 \$4,609 \$0 20 \$34,320 \$4,609 \$0 20 \$34,320 \$4,609 \$0 20 \$34,320 \$4,609 \$0 20 \$34,320 \$4,609 \$0 20 \$34,320 \$4,609 \$0 20 \$34,320 \$4,609 \$0 20 \$34,320 \$4,609 \$0 20 \$34,320 \$4,609 \$0 20 \$34,320 \$4,609 \$0 20 \$34,320 \$4,609 \$0 20 \$34,320 \$4,609 \$0 20 \$34,320 \$4,609 \$0 20 \$34,320 \$4,609 \$0 20 \$34,609 \$0	5	\$7,020	\$4,609	\$3,460
7 \$12,480 \$4,609 \$3,460 8 \$12,480 \$4,609 \$3,460 9 \$12,480 \$4,609 \$3,460 10 \$12,480 \$4,609 \$3,460 10-Yr. Total \$97,500 \$46,090 \$34,600 11 \$23,400 \$4,609 \$3,460 12 \$23,400 \$4,609 \$3,460 13 \$23,400 \$4,609 \$3,460 14 \$23,400 \$4,609 \$3,460 15 \$23,400 \$4,609 \$3,460 16 \$23,400 \$4,609 \$3,460 17 \$23,400 \$4,609 \$3,460 18 \$214,500 \$69,135 \$51,900 16 \$34,320 \$4,609 \$0 17 \$34,320 \$4,609 \$0 18 \$34,320 \$4,609 \$0 19 \$34,320 \$4,609 \$0 19 \$34,320 \$4,609 \$0 20 \$34,520 \$4,609 \$0 20 \$34,520 \$4,609 \$0 20 \$34,520 \$4,609 \$0 20 \$34,520 \$4,609 \$0 20 \$34,520 \$4,609 \$0 20 \$34,520 \$4,609 \$0 20 \$34,520 \$4,609 \$0 20 \$34,520 \$4,609 \$0 20 \$3	5-Yr. Total	\$35,100	\$23,045	\$17,300
8 \$12,480 \$4,609 \$3,460 9 \$12,480 \$4,609 \$3,460 10 \$12,480 \$4,609 \$3,460 10-Yr. Total \$97,500 \$46,090 \$34,600 11 \$23,400 \$4,609 \$3,460 12 \$23,400 \$4,609 \$3,460 13 \$23,400 \$4,609 \$3,460 14 \$23,400 \$4,609 \$3,460 15 \$23,400 \$4,609 \$0 16 \$34,320 \$4,609 \$0 17 \$34,320 \$4,609 \$0 18 \$34,320 \$4,609 \$0 19 \$34,320 \$4,609 \$0 20 \$34,609 \$0 20 \$34,320 \$4,609 \$0 20 \$34,320 \$4,609 \$0 20 \$34,609 \$0 20 \$34,6	6	\$12,480	\$4,609	\$3,460
9 \$12,480 \$4,609 \$3,460 10 \$12,480 \$4,609 \$3,460 10-Yr. Total \$97,500 \$46,090 \$34,600 11 \$23,400 \$4,609 \$3,460 12 \$23,400 \$4,609 \$3,460 13 \$23,400 \$4,609 \$3,460 14 \$23,400 \$4,609 \$3,460 15 \$23,400 \$4,609 \$3,460 15 \$23,400 \$4,609 \$3,460 15 \$23,400 \$4,609 \$3,460 15 \$23,400 \$4,609 \$0 16 \$34,320 \$4,609 \$0 17 \$34,320 \$4,609 \$0 18 \$34,320 \$4,609 \$0 19 \$34,320 \$4,609 \$0 20 \$34,609 \$0 20 \$34,320 \$4,609 \$0 20 \$34,609 \$0 20 \$34,320 \$4,609 \$0 20 \$34,609 \$0 2	7	\$12,480	\$4,609	
10 \$12,480 \$4,609 \$3,460 10-Yr. Total \$97,500 \$46,090 \$34,600 11 \$23,400 \$4,609 \$3,460 12 \$23,400 \$4,609 \$3,460 13 \$23,400 \$4,609 \$3,460 14 \$23,400 \$4,609 \$3,460 15 \$23,400 \$4,609 \$3,460 15 \$23,400 \$4,609 \$3,460 15 \$23,400 \$4,609 \$3,460 15-Yr. Total \$214,500 \$69,135 \$51,900 16 \$34,320 \$4,609 \$0 17 \$34,320 \$4,609 \$0 18 \$34,320 \$4,609 \$0 19 \$34,320 \$4,609 \$0 20 \$34,609 \$0 20 \$34,600 \$51,900	8	\$12,480	\$4,609	\$3,460
10-Yr. Total \$97,500 \$46,090 \$34,600 11 \$23,400 \$4,609 \$3,460 12 \$23,400 \$4,609 \$3,460 13 \$23,400 \$4,609 \$3,460 14 \$23,400 \$4,609 \$3,460 15 \$23,400 \$4,609 \$3,460 15-Yr. Total \$214,500 \$69,135 \$51,900 16 \$34,320 \$4,609 \$0 17 \$34,320 \$4,609 \$0 18 \$34,320 \$4,609 \$0 19 \$34,320 \$4,609 \$0 20 \$34,320 \$4,609 \$0 20 \$34,320 \$4,609 \$0 20-Yr. Total \$386,100 \$92,180 \$51,900	9	\$12,480	\$4,609	\$3,460
11 \$23,400 \$4,609 \$3,460 12 \$23,400 \$4,609 \$3,460 13 \$23,400 \$4,609 \$3,460 14 \$23,400 \$4,609 \$3,460 15 \$23,400 \$4,609 \$3,460 15-Yr. Total \$214,500 \$69,135 \$51,900 16 \$34,320 \$4,609 \$0 17 \$34,320 \$4,609 \$0 18 \$34,320 \$4,609 \$0 19 \$34,320 \$4,609 \$0 20 \$34,320 \$4,609 \$0 20-Yr. Total \$386,100 \$92,180 \$51,900	10	\$12,480	\$4,609	\$3,460
12 \$23,400 \$4,609 \$3,460 13 \$23,400 \$4,609 \$3,460 14 \$23,400 \$4,609 \$3,460 15 \$23,400 \$4,609 \$3,460 15-Yr. Total \$214,500 \$69,135 \$51,900 16 \$34,320 \$4,609 \$0 17 \$34,320 \$4,609 \$0 18 \$34,320 \$4,609 \$0 19 \$34,320 \$4,609 \$0 20 \$34,320 \$4,609 \$0 20 \$34,320 \$4,609 \$0 20-Yr. Total \$386,100 \$92,180 \$51,900	10-Yr. Total	\$97,500	\$46,090	\$34,600
13 \$23,400 \$4,609 \$3,460 14 \$23,400 \$4,609 \$3,460 15 \$23,400 \$4,609 \$3,460 15-Yr. Total \$214,500 \$69,135 \$51,900 16 \$34,320 \$4,609 \$0 17 \$34,320 \$4,609 \$0 18 \$34,320 \$4,609 \$0 19 \$34,320 \$4,609 \$0 20 \$34,320 \$4,609 \$0 20-Yr. Total \$386,100 \$92,180 \$51,900	11	\$23,400	\$4,609	\$3,460
14 \$23,400 \$4,609 \$3,460 15 \$23,400 \$4,609 \$3,460 15-Yr. Total \$214,500 \$69,135 \$51,900 16 \$34,320 \$4,609 \$0 17 \$34,320 \$4,609 \$0 18 \$34,320 \$4,609 \$0 19 \$34,320 \$4,609 \$0 20 \$34,320 \$4,609 \$0 20-Yr. Total \$386,100 \$92,180 \$51,900	12	\$23,400	\$4,609	\$3,460
15 \$23,400 \$4,609 \$3,460 15-Yr. Total \$214,500 \$69,135 \$51,900 16 \$34,320 \$4,609 \$0 17 \$34,320 \$4,609 \$0 18 \$34,320 \$4,609 \$0 19 \$34,320 \$4,609 \$0 20 \$34,320 \$4,609 \$0 20-Yr. Total \$386,100 \$92,180 \$51,900	13	\$23,400	\$4,609	\$3,460
15-Yr. Total \$214,500 \$69,135 \$51,900 16 \$34,320 \$4,609 \$0 17 \$34,320 \$4,609 \$0 18 \$34,320 \$4,609 \$0 19 \$34,320 \$4,609 \$0 20 \$34,320 \$4,609 \$0 20-Yr. Total \$386,100 \$92,180 \$51,900	14	\$23,400	\$4,609	\$3,460
16 \$34,320 \$4,609 \$0 17 \$34,320 \$4,609 \$0 18 \$34,320 \$4,609 \$0 19 \$34,320 \$4,609 \$0 20 \$34,320 \$4,609 \$0 20-Yr. Total \$386,100 \$92,180 \$51,900	15	\$23,400	\$4,609	\$3,460
17 \$34,320 \$4,609 \$0 18 \$34,320 \$4,609 \$0 19 \$34,320 \$4,609 \$0 20 \$34,320 \$4,609 \$0 20-Yr. Total \$386,100 \$92,180 \$51,900	15-Yr. Total	\$214,500	\$69,135	\$51,900
18 \$34,320 \$4,609 \$0 19 \$34,320 \$4,609 \$0 20 \$34,320 \$4,609 \$0 20-Yr. Total \$386,100 \$92,180 \$51,900	16	\$34,320	\$4,609	\$0
19 \$34,320 \$4,609 \$0 20 \$34,320 \$4,609 \$0 20-Yr. Total \$386,100 \$92,180 \$51,900	17	\$34,320	\$4,609	\$0
20 \$34,320 \$4,609 \$0 20-Yr. Total \$386,100 \$92,180 \$51,900	18	\$34,320	\$4,609	\$0
20-Yr. Total \$386,100 \$92,180 \$51,900	19	\$34,320	\$4,609	\$0
	20	\$34,320	\$4,609	\$0
20 year savings \$293,920 \$334,200	20-Yr. Total	\$386,100	\$92,180	\$51,900
	20 year savings		\$293,920	\$334,200
% Savings 76% 87%	% Savings		76%	87%

*** 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