FEGLI PLUS***

Female Age 65 - Standard

	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	\$5,600	\$4,465
2	\$7,020	\$5,600	\$4,465
3	\$7,020	\$5,600	\$4,465
4	\$7,020	\$5,600	\$4,465
5	\$7,020	\$5,600	\$4,465
5-Yr. Total	\$35,100	\$28,000	\$22,325
6	\$12,480	\$5,600	\$4,465
7	\$12,480	\$5,600	\$4,465
8	\$12,480	\$5,600	\$4,465
9	\$12,480	\$5,600	\$4,465
10	\$12,480	\$5,600	\$4,465
10-Yr. Total	\$97,500	\$56,000	\$44,650
11	\$23,400	\$5,600	\$4,465
12	\$23,400	\$5,600	\$4,465
13	\$23,400	\$5,600	\$4,465
14	\$23,400	\$5,600	\$4,465
15	\$23,400	\$5,600	\$4,465
15-Yr. Total	\$214,500	\$84,000	\$66,975
16	\$34,320	\$5,600	\$0
17	\$34,320	\$5,600	\$0
18	\$34,320	\$5,600	\$0
19	\$34,320	\$5,600	\$0
20	\$34,320	\$5,600	\$0
20-Yr. Total	\$386,100	\$112,000	\$66,975
20 year savings		\$274,100	\$319,125
% Savings		71%	83%

*** 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