FEGLI PLUS***

Female Age 55 - Preferred

	F.E.G.L.I.	Top Carrier	FEGLI PLUS***
Year	Option B	20 Year Term	20 Year Term
	\$500,000	\$500,000	\$500,000
1	\$2,598	\$1,183	\$1,300
2	\$2,598	\$1,183	\$1,300
3	\$2,598	\$1,183	\$1,300
4	\$2,598	\$1,183	\$1,300
5	\$2,598	\$1,183	\$1,300
5-Yr. Total	\$12,990	\$5,915	\$6,500
6	\$5,718	\$1,183	\$1,300
7	\$5,718	\$1,183	\$1,300
8	\$5,718	\$1,183	\$1,300
9	\$5,718	\$1,183	\$1,300
10	\$5,718	\$1,183	\$1,300
10-Yr. Total	\$41,580	\$11,830	\$13,000
11	\$7,020	\$1,183	\$1,300
12	\$7,020	\$1,183	\$1,300
13	\$7,020	\$1,183	\$1,300
14	\$7,020	\$1,183	\$1,300
15	\$7,020	\$1,183	\$1,300
15-Yr. Total	\$76,680	\$17,745	\$19,500
16	\$12,480	\$1,183	\$1,300
17	\$12,480	\$1,183	\$1,300
18	\$12,480	\$1,183	\$1,300
19	\$12,480	\$1,183	\$1,300
20	\$12,480	\$1,183	\$1,300
20-Yr. Total	\$139,080	\$23,660	\$26,000
20 year savings		\$115,420	\$113,080
% Savings		83%	81%

*** 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