FEGLI PLUS*** Female Age 60 - 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	\$5,718	\$1,955	\$2,170
2	\$5,718	\$1,955	\$2,170
3	\$5,718	\$1,955	\$2,170
4	\$5,718	\$1,955	\$2,170
5	\$5,718	\$1,955	\$2,170
5-Yr. Total	\$28,590	\$9,775	\$10,850
6	\$7,020	\$1,955	\$2,170
7	\$7,020	\$1,955	\$2,170
8	\$7,020	\$1,955	\$2,170
9	\$7,020	\$1,955	\$2,170
10	\$7,020	\$1,955	\$2,170
10-Yr. Total	\$63,690	\$19,550	\$21,700
11	\$12,480	\$1,955	\$2,170
12	\$12,480	\$1,955	\$2,170
13	\$12,480	\$1,955	\$2,170
14	\$12,480	\$1,955	\$2,170
15	\$12,480	\$1,955	\$2,170
15-Yr. Total	\$126,090	\$29,325	\$32,550
16	\$23,400	\$1,955	\$2,170
17	\$23,400	\$1,955	\$2,170
18	\$23,400	\$1,955	\$2,170
19	\$23,400	\$1,955	\$2,170
20	\$23,400	\$1,955	\$2,170
20-Yr. Total	\$243,090	\$39,100	\$43,400
20 year savings		\$203,990	\$199,690
% Savings		84%	82%

*** 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