FEGLI PLUS***

Female Age 60 - Preferred-Plus

| | 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 | \$1,620 | \$1,925 |
| 2 | \$5,718 | \$1,620 | \$1,925 |
| 3 | \$5,718 | \$1,620 | \$1,925 |
| 4 | \$5,718 | \$1,620 | \$1,925 |
| 5 | \$5,718 | \$1,620 | \$1,925 |
| 5-Yr. Total | \$28,590 | \$8,100 | \$9,625 |
| 6 | \$7,020 | \$1,620 | \$1,925 |
| 7 | \$7,020 | \$1,620 | \$1,925 |
| 8 | \$7,020 | \$1,620 | \$1,925 |
| 9 | \$7,020 | \$1,620 | \$1,925 |
| 10 | \$7,020 | \$1,620 | \$1,925 |
| 10-Yr. Total | \$63,690 | \$16,200 | \$19,250 |
| 11 | \$12,480 | \$1,620 | \$1,925 |
| 12 | \$12,480 | \$1,620 | \$1,925 |
| 13 | \$12,480 | \$1,620 | \$1,925 |
| 14 | \$12,480 | \$1,620 | \$1,925 |
| 15 | \$12,480 | \$1,620 | \$1,925 |
| 15-Yr. Total | \$126,090 | \$24,300 | \$28,875 |
| 16 | \$23,400 | \$1,620 | \$1,925 |
| 17 | \$23,400 | \$1,620 | \$1,925 |
| 18 | \$23,400 | \$1,620 | \$1,925 |
| 19 | \$23,400 | \$1,620 | \$1,925 |
| 20 | \$23,400 | \$1,620 | \$1,925 |
| 20-Yr. Total | \$243,090 | \$32,400 | \$38,500 |
| 20 year savings | | \$210,690 | \$204,590 |
| % Savings | | 87% | 84% |

*** 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 |