

FGLI Option "B" vs WAEPA vs *Fegli PLUS*

**\$500,000**

Female Age 55 - Preferred

Year	F.E.G.L.I. Option B \$500,000	WAEPA \$500,000	WAEPA Decreasing Death Benefit	<i>Fegli PLUS</i> 20 Year Term \$500,000
1	\$2,598	\$2,230	\$500,000	\$1,300
2	\$2,598	\$2,230	\$500,000	\$1,300
3	\$2,598	\$2,230	\$500,000	\$1,300
4	\$2,598	\$2,230	\$500,000	\$1,300
5	\$2,598	\$2,230	\$500,000	\$1,300
<b>5-Yr. Total</b>	<b>\$12,990</b>	<b>\$11,150</b>		<b>\$6,500</b>
6	\$5,728	\$2,230	\$250,000	\$1,300
7	\$5,728	\$2,230	\$250,000	\$1,300
8	\$5,728	\$2,230	\$250,000	\$1,300
9	\$5,728	\$2,230	\$250,000	\$1,300
10	\$5,728	\$2,230	\$250,000	\$1,300
<b>10-Yr. Total</b>	<b>\$41,630</b>	<b>\$22,300</b>		<b>\$13,000</b>
11	\$7,020	\$2,230	\$125,000	\$1,300
12	\$7,020	\$2,230	\$125,000	\$1,300
13	\$7,020	\$2,230	\$125,000	\$1,300
14	\$7,020	\$2,230	\$125,000	\$1,300
15	\$7,020	\$2,230	\$125,000	\$1,300
<b>15-Yr. Total</b>	<b>\$76,730</b>	<b>\$33,450</b>		<b>\$19,500</b>
16	\$12,480	\$2,230	\$75,000	\$1,300
17	\$12,480	\$2,230	\$75,000	\$1,300
18	\$12,480	\$2,230	\$75,000	\$1,300
19	\$12,480	\$2,230	\$75,000	\$1,300
20	\$12,480	\$2,230	\$75,000	\$1,300
<b>20-Yr. Total</b>	<b>\$139,130</b>	<b>\$44,600</b>		<b>\$26,000</b>

*Fegli PLUS* Includes

*Lump Sum* 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

WAEPA policy includes double indemnity for accidental death and dismemberment

WAEPA includes a 50% **Chronic Care** only rider paid out over 4 years