

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

\$500,000

Male Age 50 - 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	\$1,428	\$1,340	\$500,000	\$1,150
2	\$1,428	\$1,340	\$500,000	\$1,150
3	\$1,428	\$1,340	\$500,000	\$1,150
4	\$1,428	\$1,340	\$500,000	\$1,150
5	\$1,428	\$1,340	\$500,000	\$1,150
5-Yr. Total	\$7,140	\$6,700		\$5,750
6	\$2,598	\$2,230	\$500,000	\$1,150
7	\$2,598	\$2,230	\$500,000	\$1,150
8	\$2,598	\$2,230	\$500,000	\$1,150
9	\$2,598	\$2,230	\$500,000	\$1,150
10	\$2,598	\$2,230	\$500,000	\$1,150
10-Yr. Total	\$20,130	\$17,850		\$11,500
11	\$5,718	\$2,230	\$250,000	\$1,150
12	\$5,718	\$2,230	\$250,000	\$1,150
13	\$5,718	\$2,230	\$250,000	\$1,150
14	\$5,718	\$2,230	\$250,000	\$1,150
15	\$5,718	\$2,230	\$250,000	\$1,150
15-Yr. Total	\$48,720	\$29,000		\$17,250
16	\$7,020	\$2,230	\$125,000	\$1,150
17	\$7,020	\$2,230	\$125,000	\$1,150
18	\$7,020	\$2,230	\$125,000	\$1,150
19	\$7,020	\$2,230	\$125,000	\$1,150
20	\$7,020	\$2,230	\$125,000	\$1,150
20-Yr. Total	\$83,820	\$40,150		\$23,000

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