

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

\$500,000

Female Age 50 - Preferred

Year	F.E.G.L.I. Option B \$500,000	GEBA Premiums \$500,000	GEBA Decreasing Death Benefit	<i>Fegli PLUS</i> 20 Year Term \$500,000
2	\$1,428	\$780	\$500,000	\$850
3	\$1,428	\$1,560	\$500,000	\$850
4	\$1,428	\$1,560	\$500,000	\$850
5	\$1,428	\$1,560	\$500,000	\$850
5-Yr. Total	\$7,140	\$7,020		\$4,250
6	\$2,598	\$1,560	\$500,000	\$850
7	\$2,598	\$2,730	\$500,000	\$850
8	\$2,598	\$2,730	\$500,000	\$850
9	\$2,598	\$2,730	\$500,000	\$850
10	\$2,598	\$2,730	\$500,000	\$850
10-Yr. Total	\$20,130	\$19,500		\$8,500
11	\$5,718	\$2,730	\$500,000	\$850
12	\$5,718	\$3,874	\$500,000	\$850
13	\$5,718	\$3,874	\$500,000	\$850
14	\$5,718	\$3,874	\$500,000	\$850
15	\$5,718	\$3,874	\$500,000	\$850
15-Yr. Total	\$48,720	\$37,726		\$12,750
16	\$7,020	\$3,874	\$250,000	\$850
17	\$7,020	\$3,874	\$250,000	\$850
18	\$7,020	\$3,874	\$250,000	\$850
19	\$7,020	\$3,874	\$250,000	\$850
20	\$7,020	\$3,874	\$250,000	\$850
20-Yr. Total	\$83,820	\$57,096		\$17,000

*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

*Fegli PLUS* includes guaranteed level premiums AND death benefits for 20 years

GEBA policy includes a 50% accidental death and dismemberment benefit