

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

\$500,000

Female Age 55 - Preferred

Year	F.E.G.L.I. Option B \$500,000	GEBA \$500,000	GEBA Decreasing Death Benefit	<i>Fegli PLUS</i> 20 Year Term \$500,000
1	\$2,598	\$1,560	\$500,000	\$1,265
2	\$2,598	\$2,730	\$500,000	\$1,265
3	\$2,598	\$2,730	\$500,000	\$1,265
4	\$2,598	\$2,730	\$500,000	\$1,265
5	\$2,598	\$2,730	\$500,000	\$1,265
5-Yr. Total	\$12,990	\$12,480		\$6,325
6	\$5,728	\$2,730	\$500,000	\$1,265
7	\$5,728	\$3,874	\$500,000	\$1,265
8	\$5,728	\$3,874	\$500,000	\$1,265
9	\$5,728	\$3,874	\$500,000	\$1,265
10	\$5,728	\$3,874	\$500,000	\$1,265
10-Yr. Total	\$41,630	\$30,706		\$12,650
11	\$7,020	\$3,874	\$250,000	\$1,265
12	\$7,020	\$3,874	\$250,000	\$1,265
13	\$7,020	\$3,874	\$250,000	\$1,265
14	\$7,020	\$3,874	\$250,000	\$1,265
15	\$7,020	\$3,874	\$250,000	\$1,265
15-Yr. Total	\$76,730	\$50,076		\$18,975
16	\$12,480	\$3,874	\$150,000	\$1,265
17	\$12,480	\$3,874	\$150,000	\$1,265
18	\$12,480	\$3,874	\$150,000	\$1,265
19	\$12,480	\$3,874	\$150,000	\$1,265
20	\$12,480	\$3,874	\$150,000	\$1,265
20-Yr. Total	\$139,130	\$69,446		\$25,300

***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