

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

\$500,000

Male 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
1	\$1,428	\$780	\$500,000	\$1,085
2	\$1,428	\$1,560	\$500,000	\$1,085
3	\$1,428	\$1,560	\$500,000	\$1,085
4	\$1,428	\$1,560	\$500,000	\$1,085
5	\$1,428	\$1,560	\$500,000	\$1,085
5-Yr. Total	\$7,140	\$7,020		\$5,425
6	\$2,598	\$1,560	\$500,000	\$1,085
7	\$2,598	\$2,730	\$500,000	\$1,085
8	\$2,598	\$2,730	\$500,000	\$1,085
9	\$2,598	\$2,730	\$500,000	\$1,085
10	\$2,598	\$2,730	\$500,000	\$1,085
10-Yr. Total	\$20,130	\$19,500		\$10,850
11	\$5,718	\$2,730	\$500,000	\$1,085
12	\$5,718	\$3,874	\$500,000	\$1,085
13	\$5,718	\$3,874	\$500,000	\$1,085
14	\$5,718	\$3,874	\$500,000	\$1,085
15	\$5,718	\$3,874	\$500,000	\$1,085
15-Yr. Total	\$48,720	\$37,726		\$16,275
16	\$7,020	\$3,874	\$250,000	\$1,085
17	\$7,020	\$3,874	\$250,000	\$1,085
18	\$7,020	\$3,874	\$250,000	\$1,085
19	\$7,020	\$3,874	\$250,000	\$1,085
20	\$7,020	\$3,874	\$250,000	\$1,085
20-Yr. Total	\$83,820	\$57,096		\$21,700

***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