

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

\$500,000

Female Age 40 - Preferred

Year	F.E.G.L.I. Option B \$500,000	WAEPA Premiums \$500,000	<i>Fegli PLUS</i> 20 Year Term \$500,000
1	\$522	\$470	\$395
2	\$522	\$470	\$395
3	\$522	\$470	\$395
4	\$522	\$470	\$395
5	\$522	\$470	\$395
5-Yr. Total	\$2,610	\$2,350	\$1,975
6	\$912	\$825	\$395
7	\$912	\$825	\$395
8	\$912	\$825	\$395
9	\$912	\$825	\$395
10	\$912	\$825	\$395
10-Yr. Total	\$7,170	\$6,475	\$3,950
11	\$1,428	\$1,340	\$395
12	\$1,428	\$1,340	\$395
13	\$1,428	\$1,340	\$395
14	\$1,428	\$1,340	\$395
15	\$1,428	\$1,340	\$395
15-Yr. Total	\$14,310	\$13,175	\$5,925
16	\$2,598	\$2,230	\$395
17	\$2,598	\$2,230	\$395
18	\$2,598	\$2,230	\$395
19	\$2,598	\$2,230	\$395
20	\$2,598	\$2,230	\$395
20-Yr. Total	\$27,300	\$24,325	\$7,900

Fegli PLUS Includes

Lump Sum Critical and Chronic Illness Coverage

Stroke	Cancer	Heart Attack
ALS	Parkinson's	Coma
Multiple Sclerosis	Major Organ Transplant	Paralysis
Alzheimer's	Blindness	AIDS
Loss of Limbs	Dementia	Major Burns

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

WAEPA includes double indemnity for accidental death and dismemberment
 WAEPA includes a 50% **Chronic Care** only rider paid out over 4 years