

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

\$500,000

Female Age 50 - Preferred

Year	F.E.G.L.I. Option B \$500,000	WAEPA Premiums \$500,000	WAEPA Decreasing Death Benefit	<i>Fegli PLUS</i> 20 Year Term \$500,000
1	\$1,428	\$1,340	\$500,000	\$850
2	\$1,428	\$1,340	\$500,000	\$850
3	\$1,428	\$1,340	\$500,000	\$850
4	\$1,428	\$1,340	\$500,000	\$850
5	\$1,428	\$1,340	\$500,000	\$850
5-Yr. Total	\$7,140	\$6,700		\$4,250
6	\$2,598	\$2,230	\$500,000	\$850
7	\$2,598	\$2,230	\$500,000	\$850
8	\$2,598	\$2,230	\$500,000	\$850
9	\$2,598	\$2,230	\$500,000	\$850
10	\$2,598	\$2,230	\$500,000	\$850
10-Yr. Total	\$20,130	\$17,850		\$8,500
11	\$5,718	\$1,778	\$250,000	\$850
12	\$5,718	\$1,778	\$250,000	\$850
13	\$5,718	\$1,778	\$250,000	\$850
14	\$5,718	\$1,778	\$250,000	\$850
15	\$5,718	\$1,778	\$250,000	\$850
15-Yr. Total	\$48,720	\$26,740		\$12,750
16	\$7,020	\$2,071	\$125,000	\$850
17	\$7,020	\$2,071	\$125,000	\$850
18	\$7,020	\$2,071	\$125,000	\$850
19	\$7,020	\$2,071	\$125,000	\$850
20	\$7,020	\$2,071	\$125,000	\$850
20-Yr. Total	\$83,820	\$37,095		\$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**

WAEPA policy includes double indemnity for accidental death and dismemberment

WAEPA includes a 50% *Chronic Care* only rider paid out over 4 years