

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

\$500,000

Female Age 55 - 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 | \$2,598 | \$2,230 | \$500,000 | \$1,265 |
| 2 | \$2,598 | \$2,230 | \$500,000 | \$1,265 |
| 3 | \$2,598 | \$2,230 | \$500,000 | \$1,265 |
| 4 | \$2,598 | \$2,230 | \$500,000 | \$1,265 |
| 5 | \$2,598 | \$2,230 | \$500,000 | \$1,265 |
| 5-Yr. Total | \$12,990 | \$11,150 | | \$6,325 |
| 6 | \$5,728 | \$1,778 | \$250,000 | \$1,265 |
| 7 | \$5,728 | \$1,778 | \$250,000 | \$1,265 |
| 8 | \$5,728 | \$1,778 | \$250,000 | \$1,265 |
| 9 | \$5,728 | \$1,778 | \$250,000 | \$1,265 |
| 10 | \$5,728 | \$1,778 | \$250,000 | \$1,265 |
| 10-Yr. Total | \$41,630 | \$20,040 | | \$12,650 |
| 11 | \$7,020 | \$2,071 | \$125,000 | \$1,265 |
| 12 | \$7,020 | \$2,071 | \$125,000 | \$1,265 |
| 13 | \$7,020 | \$2,071 | \$125,000 | \$1,265 |
| 14 | \$7,020 | \$2,071 | \$125,000 | \$1,265 |
| 15 | \$7,020 | \$2,071 | \$125,000 | \$1,265 |
| 15-Yr. Total | \$76,730 | \$30,395 | | \$18,975 |
| 16 | \$12,480 | \$2,476 | \$75,000 | \$1,265 |
| 17 | \$12,480 | \$2,476 | \$75,000 | \$1,265 |
| 18 | \$12,480 | \$2,476 | \$75,000 | \$1,265 |
| 19 | \$12,480 | \$2,476 | \$75,000 | \$1,265 |
| 20 | \$12,480 | \$2,476 | \$75,000 | \$1,265 |
| 20-Yr. Total | \$139,130 | \$42,775 | | \$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

WAEPA policy includes double indemnity for accidental death and dismemberment

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