

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 \$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 |

GEBA policy includes a 50% accidental death and dismemberment benefit