

FEGLI vs WAEPA vs GEBA vs *Fegli PLUS*

\$500,000

Female Age 50 - Preferred

Year	FEGLI Option B \$500,000	WAEPA Premiums \$500,000	WAEPA Decreasing Death Benefit	GEBA Premiums \$500,000	GEBA Decreasing Death Benefit	<i>Fegli PLUS</i> 20 Year Term \$500,000
1	\$1,428	\$1,340	\$500,000	\$780	\$500,000	\$850
2	\$1,428	\$1,340	\$500,000	\$1,560	\$500,000	\$850
3	\$1,428	\$1,340	\$500,000	\$1,560	\$500,000	\$850
4	\$1,428	\$1,340	\$500,000	\$1,560	\$500,000	\$850
5	\$1,428	\$1,340	\$500,000	\$1,560	\$500,000	\$850
5-Yr. Total	\$7,140	\$6,700		\$7,020		\$4,250
6	\$2,598	\$2,230	\$500,000	\$1,560	\$500,000	\$850
7	\$2,598	\$2,230	\$500,000	\$2,730	\$500,000	\$850
8	\$2,598	\$2,230	\$500,000	\$2,730	\$500,000	\$850
9	\$2,598	\$2,230	\$500,000	\$2,730	\$500,000	\$850
10	\$2,598	\$2,230	\$500,000	\$2,730	\$500,000	\$850
10-Yr. Total	\$20,130	\$17,850		\$19,500		\$8,500
11	\$5,718	\$1,778	\$250,000	\$2,730	\$500,000	\$850
12	\$5,718	\$1,778	\$250,000	\$3,874	\$500,000	\$850
13	\$5,718	\$1,778	\$250,000	\$3,874	\$500,000	\$850
14	\$5,718	\$1,778	\$250,000	\$3,874	\$500,000	\$850
15	\$5,718	\$1,778	\$250,000	\$3,874	\$500,000	\$850
15-Yr. Total	\$48,720	\$26,740		\$37,726		\$12,750
16	\$7,020	\$2,071	\$125,000	\$3,874	\$250,000	\$850
17	\$7,020	\$2,071	\$125,000	\$3,874	\$250,000	\$850
18	\$7,020	\$2,071	\$125,000	\$3,874	\$250,000	\$850
19	\$7,020	\$2,071	\$125,000	\$3,874	\$250,000	\$850
20	\$7,020	\$2,071	\$125,000	\$3,874	\$250,000	\$850
20-Yr. Total	\$83,820	\$37,095		\$57,096		\$17,000

***Fegli PLUS* Includes**

Lump Sum Critical and Chronic Illness Coverage

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

***Fegli PLUS* premiums AND death benefits are guaranteed 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

WAEPA has a long history of premium refunds

GEBA includes a 50% accidental death and dismemberment benefit