

FEGLI vs WAEPA vs GEBA vs *Fegli PLUS*

\$500,000

Male Age 55 - 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	\$2,598	\$2,230	\$500,000	\$1,560	\$500,000	\$1,695
2	\$2,598	\$2,230	\$500,000	\$2,730	\$500,000	\$1,695
3	\$2,598	\$2,230	\$500,000	\$2,730	\$500,000	\$1,695
4	\$2,598	\$2,230	\$500,000	\$2,730	\$500,000	\$1,695
5	\$2,598	\$2,230	\$500,000	\$2,730	\$500,000	\$1,695
5-Yr. Total	\$12,990	\$11,150		\$12,480		\$8,475
6	\$5,718	\$1,778	\$250,000	\$2,730	\$500,000	\$1,695
7	\$5,718	\$1,778	\$250,000	\$3,874	\$500,000	\$1,695
8	\$5,718	\$1,778	\$250,000	\$3,874	\$500,000	\$1,695
9	\$5,718	\$1,778	\$250,000	\$3,874	\$500,000	\$1,695
10	\$5,718	\$1,778	\$250,000	\$3,874	\$500,000	\$1,695
10-Yr. Total	\$41,580	\$20,040		\$30,706		\$16,950
11	\$7,020	\$2,071	\$125,000	\$3,874	\$250,000	\$1,695
12	\$7,020	\$2,071	\$125,000	\$3,874	\$250,000	\$1,695
13	\$7,020	\$2,071	\$125,000	\$3,874	\$250,000	\$1,695
14	\$7,020	\$2,071	\$125,000	\$3,874	\$250,000	\$1,695
15	\$7,020	\$2,071	\$125,000	\$3,874	\$250,000	\$1,695
15-Yr. Total	\$76,680	\$30,395		\$50,076		\$25,425
16	\$12,480	\$2,476	\$75,000	\$3,874	\$150,000	\$1,695
17	\$12,480	\$2,476	\$75,000	\$3,874	\$150,000	\$1,695
18	\$12,480	\$2,476	\$75,000	\$3,874	\$150,000	\$1,695
19	\$12,480	\$2,476	\$75,000	\$3,874	\$150,000	\$1,695
20	\$12,480	\$2,476	\$75,000	\$3,874	\$150,000	\$1,695
20-Yr. Total	\$139,080	\$42,775		\$69,446		\$33,900

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