

WAEPA vs GEBA vs FEGLI vs *Fegli PLUS*

\$500,000

Female Age 45 - 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	\$912	\$825	\$500,000	\$780	\$500,000	\$580
2	\$912	\$825	\$500,000	\$780	\$500,000	\$580
3	\$912	\$825	\$500,000	\$780	\$500,000	\$580
4	\$912	\$825	\$500,000	\$780	\$500,000	\$580
5	\$912	\$825	\$500,000	\$780	\$500,000	\$580
5-Yr. Total	\$4,560	\$4,125		\$3,900		\$2,900
6	\$1,428	\$1,340	\$500,000	\$780	\$500,000	\$580
7	\$1,428	\$1,340	\$500,000	\$1,560	\$500,000	\$580
8	\$1,428	\$1,340	\$500,000	\$1,560	\$500,000	\$580
9	\$1,428	\$1,340	\$500,000	\$1,560	\$500,000	\$580
10	\$1,428	\$1,340	\$500,000	\$1,560	\$500,000	\$580
10-Yr. Total	\$11,700	\$10,825		\$10,920		\$5,800
11	\$2,598	\$2,230	\$500,000	\$1,560	\$500,000	\$580
12	\$2,598	\$2,230	\$500,000	\$2,730	\$500,000	\$580
13	\$2,598	\$2,230	\$500,000	\$2,730	\$500,000	\$580
14	\$2,598	\$2,230	\$500,000	\$2,730	\$500,000	\$580
15	\$2,598	\$2,230	\$500,000	\$2,730	\$500,000	\$580
15-Yr. Total	\$24,690	\$21,975		\$23,400		\$8,700
16	\$5,718	\$1,778	\$250,000	\$2,730	\$500,000	\$580
17	\$5,718	\$1,778	\$250,000	\$3,874	\$500,000	\$580
18	\$5,718	\$1,778	\$250,000	\$3,874	\$500,000	\$580
19	\$5,718	\$1,778	\$250,000	\$3,874	\$500,000	\$580
20	\$5,718	\$1,778	\$250,000	\$3,874	\$500,000	\$580
20-Yr. Total	\$53,280	\$30,865		\$41,626		\$11,600

***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