

**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
<b>5-Yr. Total</b>	<b>\$4,560</b>	<b>\$4,125</b>		<b>\$3,900</b>		<b>\$2,900</b>
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
<b>10-Yr. Total</b>	<b>\$11,700</b>	<b>\$10,825</b>		<b>\$10,920</b>		<b>\$5,800</b>
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
<b>15-Yr. Total</b>	<b>\$24,690</b>	<b>\$21,975</b>		<b>\$23,400</b>		<b>\$8,700</b>
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
<b>20-Yr. Total</b>	<b>\$53,280</b>	<b>\$30,865</b>		<b>\$41,626</b>		<b>\$11,600</b>

***Fegli PLUS* Includes**

**Lump Sum** Critical and Chronic Illness Coverage

- |                  |               |             |
|------------------|---------------|-------------|
| Heart Attack     | Stroke        | Cancer      |
| Coma             | ALS           | Parkinson's |
| 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**