

FEGLI vs WAEPA vs GEBA vs *Fegli PLUS*

\$500,000

Male 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	\$1,085
2	\$1,428	\$1,340	\$500,000	\$1,560	\$500,000	\$1,085
3	\$1,428	\$1,340	\$500,000	\$1,560	\$500,000	\$1,085
4	\$1,428	\$1,340	\$500,000	\$1,560	\$500,000	\$1,085
5	\$1,428	\$1,340	\$500,000	\$1,560	\$500,000	\$1,085
5-Yr. Total	\$7,140	\$6,700		\$7,020		\$5,425
6	\$2,598	\$2,230	\$500,000	\$1,560	\$500,000	\$1,085
7	\$2,598	\$2,230	\$500,000	\$2,730	\$500,000	\$1,085
8	\$2,598	\$2,230	\$500,000	\$2,730	\$500,000	\$1,085
9	\$2,598	\$2,230	\$500,000	\$2,730	\$500,000	\$1,085
10	\$2,598	\$2,230	\$500,000	\$2,730	\$500,000	\$1,085
10-Yr. Total	\$20,130	\$17,850		\$19,500		\$10,850
11	\$5,718	\$1,778	\$250,000	\$2,730	\$500,000	\$1,085
12	\$5,718	\$1,778	\$250,000	\$3,874	\$500,000	\$1,085
13	\$5,718	\$1,778	\$250,000	\$3,874	\$500,000	\$1,085
14	\$5,718	\$1,778	\$250,000	\$3,874	\$500,000	\$1,085
15	\$5,718	\$1,778	\$250,000	\$3,874	\$500,000	\$1,085
15-Yr. Total	\$48,720	\$26,740		\$37,726		\$16,275
16	\$7,020	\$2,071	\$125,000	\$3,874	\$250,000	\$1,085
17	\$7,020	\$2,071	\$125,000	\$3,874	\$250,000	\$1,085
18	\$7,020	\$2,071	\$125,000	\$3,874	\$250,000	\$1,085
19	\$7,020	\$2,071	\$125,000	\$3,874	\$250,000	\$1,085
20	\$7,020	\$2,071	\$125,000	\$3,874	\$250,000	\$1,085
20-Yr. Total	\$83,820	\$37,095		\$57,096		\$21,700

***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