

## 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
<b>5-Yr. Total</b>	<b>\$12,990</b>	<b>\$11,150</b>		<b>\$12,480</b>		<b>\$8,475</b>
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
<b>10-Yr. Total</b>	<b>\$41,580</b>	<b>\$20,040</b>		<b>\$30,706</b>		<b>\$16,950</b>
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
<b>15-Yr. Total</b>	<b>\$76,680</b>	<b>\$30,395</b>		<b>\$50,076</b>		<b>\$25,425</b>
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
<b>20-Yr. Total</b>	<b>\$139,080</b>	<b>\$42,775</b>		<b>\$69,446</b>		<b>\$33,900</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