

## FEGLI vs WAEPA vs GEBA vs *Fegli PLUS*

**\$500,000**

**Male Age 60 - 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	\$5,718	\$3,555	\$500,000	\$2,730	\$500,000	\$2,885
2	\$5,718	\$3,555	\$500,000	\$3,874	\$500,000	\$2,885
3	\$5,718	\$3,555	\$500,000	\$3,874	\$500,000	\$2,885
4	\$5,718	\$3,555	\$500,000	\$3,874	\$500,000	\$2,885
5	\$5,718	\$3,555	\$500,000	\$3,874	\$500,000	\$2,885
<b>5-Yr. Total</b>	<b>\$28,590</b>	<b>\$17,775</b>		<b>\$18,226</b>		<b>\$14,425</b>
6	\$7,820	\$4,142	\$250,000	\$3,874	\$250,000	\$2,885
7	\$7,820	\$4,142	\$250,000	\$3,874	\$250,000	\$2,885
8	\$7,820	\$4,142	\$250,000	\$3,874	\$250,000	\$2,885
9	\$7,820	\$4,142	\$250,000	\$3,874	\$250,000	\$2,885
10	\$7,820	\$4,142	\$250,000	\$3,874	\$250,000	\$2,885
<b>10-Yr. Total</b>	<b>\$67,690</b>	<b>\$38,485</b>		<b>\$37,596</b>		<b>\$28,850</b>
11	\$12,480	\$4,127	\$125,000	\$3,874	\$150,000	\$2,885
12	\$12,480	\$4,127	\$125,000	\$3,874	\$150,000	\$2,885
13	\$12,480	\$4,127	\$125,000	\$3,874	\$150,000	\$2,885
14	\$12,480	\$4,127	\$125,000	\$3,874	\$150,000	\$2,885
15	\$12,480	\$4,127	\$125,000	\$3,874	\$150,000	\$2,885
<b>15-Yr. Total</b>	<b>\$130,090</b>	<b>\$59,120</b>		<b>\$56,966</b>		<b>\$43,275</b>
16	\$23,400	\$4,669	\$75,000	\$3,874	\$75,000	\$2,885
17	\$23,400	\$4,669	\$75,000	\$3,874	\$75,000	\$2,885
18	\$23,400	\$4,669	\$75,000	\$3,874	\$75,000	\$2,885
19	\$23,400	\$4,669	\$75,000	\$3,874	\$75,000	\$2,885
20	\$23,400	\$4,669	\$75,000	\$3,874	\$75,000	\$2,885
<b>20-Yr. Total</b>	<b>\$247,090</b>	<b>\$82,465</b>		<b>\$76,336</b>		<b>\$57,700</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