

FEGLI Option "B".....Do Your Homework!

NEW FEGLI Rates effective 10-1-21

Federal employees are allowed to increase their optional **FEGLI Option "B"** life insurance in multiples of 1-5 times salary.

Before exercising this option, **healthy** employees should review these **current FEGLI Option "B"** rate increases.

FEGLI Option "B" allows federal employees to insure **1-5 times salary**.

- **FEGLI Option "B"** rates increase **67%** at age 50
- **FEGLI Option "B"** rates increase **80%** at age 55
- **FEGLI Option "B"** rates increase **122%** at age 60
- **FEGLI Option "B"** rates increase **20%** at age 65
- **FEGLI Option "B"** rates increase **79%** at age 70
- **FEGLI Option "B"** rates increase **109%** at age 75
- **FEGLI Option "B"** rates increase **60%** at age 80

Total 15 year Option "B" rate increases from the following ages:

- **Age 45 - 567%** increase over next 15 years
- **Age 50 - 380%** increase over next 15 years
- **Age 55 - 378%** increase over next 15 years
- **Age 60 - 350%** increase over next 15 years
- **Age 65 - 500%** increase over next 15 years
-

By shopping for coverage with our top commercial carriers, the **guaranteed savings** can be unbelievable.

One of our clients actually **saved \$560,000** in premium.....really!

Comparing **\$500,000 20 Year Term** with **\$500,000 FEGLI Option "B"**, a healthy female employee can save the following:

- **Age 50 - Guaranteed twenty year savings of \$ 58,000 or 77%**
- **Age 55 - Guaranteed twenty year savings of \$100,000 or 80%**
- **Age 60 - Guaranteed twenty year savings of \$188,000 or 82%**
- **Age 65 - Guaranteed twenty year savings of \$330,000 or 84%**

For your free FEGLI Option "B" comparison go to FegliPLUS.com

**Dennis Stephens, CLU
800.837.6872**