

FEGLI vs WAEPA vs GEBA vs *Fegli PLUS*

\$500,000

Female 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	\$2,340	\$2,230	\$500,000	\$1,560	\$500,000	\$1,265
2	\$2,340	\$2,230	\$500,000	\$2,730	\$500,000	\$1,265
3	\$2,340	\$2,230	\$500,000	\$2,730	\$500,000	\$1,265
4	\$2,340	\$2,230	\$500,000	\$2,730	\$500,000	\$1,265
5	\$2,340	\$2,230	\$500,000	\$2,730	\$500,000	\$1,265
5-Yr. Total	\$11,700	\$11,150		\$12,480		\$6,325
6	\$5,200	\$1,778	\$250,000	\$2,730	\$500,000	\$1,265
7	\$5,200	\$1,778	\$250,000	\$3,874	\$500,000	\$1,265
8	\$5,200	\$1,778	\$250,000	\$3,874	\$500,000	\$1,265
9	\$5,200	\$1,778	\$250,000	\$3,874	\$500,000	\$1,265
10	\$5,200	\$1,778	\$250,000	\$3,874	\$500,000	\$1,265
10-Yr. Total	\$37,700	\$20,040		\$30,706		\$12,650
11	\$6,240	\$2,071	\$125,000	\$3,874	\$250,000	\$1,265
12	\$6,240	\$2,071	\$125,000	\$3,874	\$250,000	\$1,265
13	\$6,240	\$2,071	\$125,000	\$3,874	\$250,000	\$1,265
14	\$6,240	\$2,071	\$125,000	\$3,874	\$250,000	\$1,265
15	\$6,240	\$2,071	\$125,000	\$3,874	\$250,000	\$1,265
15-Yr. Total	\$68,900	\$30,395		\$50,076		\$18,975
16	\$11,180	\$2,476	\$75,000	\$3,874	\$150,000	\$1,265
17	\$11,180	\$2,476	\$75,000	\$3,874	\$150,000	\$1,265
18	\$11,180	\$2,476	\$75,000	\$3,874	\$150,000	\$1,265
19	\$11,180	\$2,476	\$75,000	\$3,874	\$150,000	\$1,265
20	\$11,180	\$2,476	\$75,000	\$3,874	\$150,000	\$1,265
20-Yr. Total	\$124,800	\$42,775		\$69,446		\$25,300

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