

FEGLI vs WAEPA vs GEBA vs *Fegli PLUS*

\$500,000

Female 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	\$5,200	\$3,555	\$500,000	\$2,730	\$500,000	\$2,105
2	\$5,200	\$3,555	\$500,000	\$3,874	\$500,000	\$2,105
3	\$5,200	\$3,555	\$500,000	\$3,874	\$500,000	\$2,105
4	\$5,200	\$3,555	\$500,000	\$3,874	\$500,000	\$2,105
5	\$5,200	\$3,555	\$500,000	\$3,874	\$500,000	\$2,105
5-Yr. Total	\$26,000	\$17,775		\$18,226		\$10,525
6	\$6,240	\$4,142	\$250,000	\$3,874	\$250,000	\$2,105
7	\$6,240	\$4,142	\$250,000	\$3,874	\$250,000	\$2,105
8	\$6,240	\$4,142	\$250,000	\$3,874	\$250,000	\$2,105
9	\$6,240	\$4,142	\$250,000	\$3,874	\$250,000	\$2,105
10	\$6,240	\$4,142	\$250,000	\$3,874	\$250,000	\$2,105
10-Yr. Total	\$57,200	\$38,485		\$37,596		\$21,050
11	\$11,180	\$4,127	\$125,000	\$3,874	\$150,000	\$2,105
12	\$11,180	\$4,127	\$125,000	\$3,874	\$150,000	\$2,105
13	\$11,180	\$4,127	\$125,000	\$3,874	\$150,000	\$2,105
14	\$11,180	\$4,127	\$125,000	\$3,874	\$150,000	\$2,105
15	\$11,180	\$4,127	\$125,000	\$3,874	\$150,000	\$2,105
15-Yr. Total	\$113,100	\$59,120		\$56,966		\$31,575
16	\$23,400	\$4,669	\$75,000	\$3,874	\$75,000	\$2,105
17	\$23,400	\$4,669	\$75,000	\$3,874	\$75,000	\$2,105
18	\$23,400	\$4,669	\$75,000	\$3,874	\$75,000	\$2,105
19	\$23,400	\$4,669	\$75,000	\$3,874	\$75,000	\$2,105
20	\$23,400	\$4,669	\$75,000	\$3,874	\$75,000	\$2,105
20-Yr. Total	\$230,100	\$82,465		\$76,336		\$42,100

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