

WAEPA vs GEBA vs FEGLI vs *Fegli PLUS*

\$500,000

Male Age 45 - 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	\$780	\$825	\$500,000	\$780	\$500,000	\$700
2	\$780	\$825	\$500,000	\$780	\$500,000	\$700
3	\$780	\$825	\$500,000	\$780	\$500,000	\$700
4	\$780	\$825	\$500,000	\$780	\$500,000	\$700
5	\$780	\$825	\$500,000	\$780	\$500,000	\$700
5-Yr. Total	\$3,900	\$4,125		\$3,900		\$3,500
6	\$1,300	\$1,340	\$500,000	\$780	\$500,000	\$700
7	\$1,300	\$1,340	\$500,000	\$1,560	\$500,000	\$700
8	\$1,300	\$1,340	\$500,000	\$1,560	\$500,000	\$700
9	\$1,300	\$1,340	\$500,000	\$1,560	\$500,000	\$700
10	\$1,300	\$1,340	\$500,000	\$1,560	\$500,000	\$700
10-Yr. Total	\$10,400	\$10,825		\$10,920		\$7,000
11	\$2,340	\$2,230	\$500,000	\$1,560	\$500,000	\$700
12	\$2,340	\$2,230	\$500,000	\$2,730	\$500,000	\$700
13	\$2,340	\$2,230	\$500,000	\$2,730	\$500,000	\$700
14	\$2,340	\$2,230	\$500,000	\$2,730	\$500,000	\$700
15	\$2,340	\$2,230	\$500,000	\$2,730	\$500,000	\$700
15-Yr. Total	\$22,100	\$21,975		\$23,400		\$10,500
16	\$5,200	\$1,778	\$250,000	\$2,730	\$500,000	\$700
17	\$5,200	\$1,778	\$250,000	\$3,874	\$500,000	\$700
18	\$5,200	\$1,778	\$250,000	\$3,874	\$500,000	\$700
19	\$5,200	\$1,778	\$250,000	\$3,874	\$500,000	\$700
20	\$5,200	\$1,778	\$250,000	\$3,874	\$500,000	\$700
20-Yr. Total	\$48,100	\$30,865		\$41,626		\$14,000

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