

FEGLI vs WAEPA vs GEBA vs *Fegli PLUS*

\$500,000

Male Age 50 - 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	\$1,300	\$1,340	\$500,000	\$780	\$500,000	\$1,085
2	\$1,300	\$1,340	\$500,000	\$1,560	\$500,000	\$1,085
3	\$1,300	\$1,340	\$500,000	\$1,560	\$500,000	\$1,085
4	\$1,300	\$1,340	\$500,000	\$1,560	\$500,000	\$1,085
5	\$1,300	\$1,340	\$500,000	\$1,560	\$500,000	\$1,085
5-Yr. Total	\$6,500	\$6,700		\$7,020		\$5,425
6	\$2,340	\$2,230	\$500,000	\$1,560	\$500,000	\$1,085
7	\$2,340	\$2,230	\$500,000	\$2,730	\$500,000	\$1,085
8	\$2,340	\$2,230	\$500,000	\$2,730	\$500,000	\$1,085
9	\$2,340	\$2,230	\$500,000	\$2,730	\$500,000	\$1,085
10	\$2,340	\$2,230	\$500,000	\$2,730	\$500,000	\$1,085
10-Yr. Total	\$18,200	\$17,850		\$19,500		\$10,850
11	\$5,200	\$1,778	\$250,000	\$2,730	\$500,000	\$1,085
12	\$5,200	\$1,778	\$250,000	\$3,874	\$500,000	\$1,085
13	\$5,200	\$1,778	\$250,000	\$3,874	\$500,000	\$1,085
14	\$5,200	\$1,778	\$250,000	\$3,874	\$500,000	\$1,085
15	\$5,200	\$1,778	\$250,000	\$3,874	\$500,000	\$1,085
15-Yr. Total	\$44,200	\$26,740		\$37,726		\$16,275
16	\$6,240	\$2,071	\$125,000	\$3,874	\$250,000	\$1,085
17	\$6,240	\$2,071	\$125,000	\$3,874	\$250,000	\$1,085
18	\$6,240	\$2,071	\$125,000	\$3,874	\$250,000	\$1,085
19	\$6,240	\$2,071	\$125,000	\$3,874	\$250,000	\$1,085
20	\$6,240	\$2,071	\$125,000	\$3,874	\$250,000	\$1,085
20-Yr. Total	\$75,400	\$37,095		\$57,096		\$21,700

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