

FEGLI vs WAEPA vs GEBA vs *Fegli PLUS*

\$500,000

Male 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	\$2,885
2	\$5,200	\$3,555	\$500,000	\$3,874	\$500,000	\$2,885
3	\$5,200	\$3,555	\$500,000	\$3,874	\$500,000	\$2,885
4	\$5,200	\$3,555	\$500,000	\$3,874	\$500,000	\$2,885
5	\$5,200	\$3,555	\$500,000	\$3,874	\$500,000	\$2,885
5-Yr. Total	\$26,000	\$17,775		\$18,226		\$14,425
6	\$6,240	\$4,142	\$250,000	\$3,874	\$250,000	\$2,885
7	\$6,240	\$4,142	\$250,000	\$3,874	\$250,000	\$2,885
8	\$6,240	\$4,142	\$250,000	\$3,874	\$250,000	\$2,885
9	\$6,240	\$4,142	\$250,000	\$3,874	\$250,000	\$2,885
10	\$6,240	\$4,142	\$250,000	\$3,874	\$250,000	\$2,885
10-Yr. Total	\$57,200	\$38,485		\$37,596		\$28,850
11	\$11,180	\$4,127	\$125,000	\$3,874	\$150,000	\$2,885
12	\$11,180	\$4,127	\$125,000	\$3,874	\$150,000	\$2,885
13	\$11,180	\$4,127	\$125,000	\$3,874	\$150,000	\$2,885
14	\$11,180	\$4,127	\$125,000	\$3,874	\$150,000	\$2,885
15	\$11,180	\$4,127	\$125,000	\$3,874	\$150,000	\$2,885
15-Yr. Total	\$113,100	\$59,120		\$56,966		\$43,275
16	\$23,400	\$4,669	\$75,000	\$3,874	\$75,000	\$2,885
17	\$23,400	\$4,669	\$75,000	\$3,874	\$75,000	\$2,885
18	\$23,400	\$4,669	\$75,000	\$3,874	\$75,000	\$2,885
19	\$23,400	\$4,669	\$75,000	\$3,874	\$75,000	\$2,885
20	\$23,400	\$4,669	\$75,000	\$3,874	\$75,000	\$2,885
20-Yr. Total	\$230,100	\$82,465		\$76,336		\$57,700

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