

Fegli PLUS***

Female Age 60 - Preferred

| Year | F.E.G.L.I. Option B \$500,000 | Top Carrier 20 Year Term \$500,000 | Fegli PLUS*** 20 Year Term \$500,000 |
|------------------------|-------------------------------------|--|--|
| 1 | \$5,718 | \$1,955 | \$2,105 |
| 2 | \$5,718 | \$1,955 | \$2,105 |
| 3 | \$5,718 | \$1,955 | \$2,105 |
| 4 | \$5,718 | \$1,955 | \$2,105 |
| 5 | \$5,718 | \$1,955 | \$2,105 |
| 5-Yr. Total | \$28,590 | \$9,775 | \$10,525 |
| 6 | \$7,020 | \$1,955 | \$2,105 |
| 7 | \$7,020 | \$1,955 | \$2,105 |
| 8 | \$7,020 | \$1,955 | \$2,105 |
| 9 | \$7,020 | \$1,955 | \$2,105 |
| 10 | \$7,020 | \$1,955 | \$2,105 |
| 10-Yr. Total | \$63,690 | \$19,550 | \$21,050 |
| 11 | \$12,480 | \$1,955 | \$2,105 |
| 12 | \$12,480 | \$1,955 | \$2,105 |
| 13 | \$12,480 | \$1,955 | \$2,105 |
| 14 | \$12,480 | \$1,955 | \$2,105 |
| 15 | \$12,480 | \$1,955 | \$2,105 |
| 15-Yr. Total | \$126,090 | \$29,325 | \$31,575 |
| 16 | \$23,400 | \$1,955 | \$2,105 |
| 17 | \$23,400 | \$1,955 | \$2,105 |
| 18 | \$23,400 | \$1,955 | \$2,105 |
| 19 | \$23,400 | \$1,955 | \$2,105 |
| 20 | \$23,400 | \$1,955 | \$2,105 |
| 20-Yr. Total | \$243,090 | \$39,100 | \$42,100 |
| 20 year savings | | \$203,990 | \$200,990 |
| % Savings | | 84% | 83% |

*** Fegli PLUS Includes
Critical and Chronic Illness Coverage

- | | | |
|------------------------|--------------------|-------------|
| Heart Attack | Stroke | Cancer |
| Coma | ALS | Parkinson's |
| Major Organ Transplant | Multiple Sclerosis | Paralysis |
| AIDS | Alzheimer's | Blindness |
| Major Burns | Loss of Limbs | Dementia |