Fegli PLUS***

Male Age 50 - Preferred

| | F.E.G.L.I. | Top Carrier | Fegli PLUS*** |
|-----------------|------------|--------------|---------------|
| Year | Option B | 20 Year Term | 20 Year Term |
| | \$500,000 | \$500,000 | \$500,000 |
| 1 | \$1,428 | \$1,045 | \$1,085 |
| 2 | \$1,428 | \$1,045 | \$1,085 |
| 3 | \$1,428 | \$1,045 | \$1,085 |
| 4 | \$1,428 | \$1,045 | \$1,085 |
| 5 | \$1,428 | \$1,045 | \$1,085 |
| 5-Yr. Total | \$7,140 | \$5,225 | \$5,425 |
| 6 | \$2,598 | \$1,045 | \$1,085 |
| 7 | \$2,598 | \$1,045 | \$1,085 |
| 8 | \$2,598 | \$1,045 | \$1,085 |
| 9 | \$2,598 | \$1,045 | \$1,085 |
| 10 | \$2,598 | \$1,045 | \$1,085 |
| 10-Yr. Total | \$20,130 | \$10,450 | \$10,850 |
| 11 | \$5,718 | \$1,045 | \$1,085 |
| 12 | \$5,718 | \$1,045 | \$1,085 |
| 13 | \$5,718 | \$1,045 | \$1,085 |
| 14 | \$5,718 | \$1,045 | \$1,085 |
| 15 | \$5,718 | \$1,045 | \$1,085 |
| 15-Yr. Total | \$48,720 | \$15,675 | \$16,275 |
| 16 | \$7,020 | \$1,045 | \$1,085 |
| 17 | \$7,020 | \$1,045 | \$1,085 |
| 18 | \$7,020 | \$1,045 | \$1,085 |
| 19 | \$7,020 | \$1,045 | \$1,085 |
| 20 | \$7,020 | \$1,045 | \$1,085 |
| 20-Yr. Total | \$83,820 | \$20,900 | \$21,700 |
| 20 year savings | | \$62,920 | \$62,120 |
| % Savings | | 75% | 74% |

*** 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 |