

WAEPA vs GEBA vs FEGLI vs *Fegli PLUS*

\$500,000

Female Age 40 - 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	\$522	\$470	\$500,000	\$390	\$500,000	\$395
2	\$522	\$470	\$500,000	\$780	\$500,000	\$395
3	\$522	\$470	\$500,000	\$780	\$500,000	\$395
4	\$522	\$470	\$500,000	\$780	\$500,000	\$395
5	\$522	\$470	\$500,000	\$780	\$500,000	\$395
5-Yr. Total	\$2,610	\$2,350		\$3,510		\$1,975
6	\$912	\$825	\$500,000	\$780	\$500,000	\$395
7	\$912	\$825	\$500,000	\$780	\$500,000	\$395
8	\$912	\$825	\$500,000	\$780	\$500,000	\$395
9	\$912	\$825	\$500,000	\$780	\$500,000	\$395
10	\$912	\$825	\$500,000	\$780	\$500,000	\$395
10-Yr. Total	\$7,170	\$6,475		\$7,410		\$3,950
11	\$1,428	\$1,340	\$500,000	\$780	\$500,000	\$395
12	\$1,428	\$1,340	\$500,000	\$1,560	\$500,000	\$395
13	\$1,428	\$1,340	\$500,000	\$1,560	\$500,000	\$395
14	\$1,428	\$1,340	\$500,000	\$1,560	\$500,000	\$395
15	\$1,428	\$1,340	\$500,000	\$1,560	\$500,000	\$395
15-Yr. Total	\$14,310	\$13,175		\$14,430		\$5,925
16	\$2,598	\$2,230	\$500,000	\$1,560	\$500,000	\$395
17	\$2,598	\$2,230	\$500,000	\$2,730	\$500,000	\$395
18	\$2,598	\$2,230	\$500,000	\$2,730	\$500,000	\$395
19	\$2,598	\$2,230	\$500,000	\$2,730	\$500,000	\$395
20	\$2,598	\$2,230	\$500,000	\$2,730	\$500,000	\$395
20-Yr. Total	\$27,300	\$24,325		\$26,910		\$7,900

***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