

FEGLI vs WAEPA vs GEBA vs *Fegli PLUS*

\$500,000

Female Age 55 - 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	\$2,598	\$2,230	\$500,000	\$1,560	\$500,000	\$1,265
2	\$2,598	\$2,230	\$500,000	\$2,730	\$500,000	\$1,265
3	\$2,598	\$2,230	\$500,000	\$2,730	\$500,000	\$1,265
4	\$2,598	\$2,230	\$500,000	\$2,730	\$500,000	\$1,265
5	\$2,598	\$2,230	\$500,000	\$2,730	\$500,000	\$1,265
5-Yr. Total	\$12,990	\$11,150		\$12,480		\$6,325
6	\$5,718	\$1,778	\$250,000	\$2,730	\$500,000	\$1,265
7	\$5,718	\$1,778	\$250,000	\$3,874	\$500,000	\$1,265
8	\$5,718	\$1,778	\$250,000	\$3,874	\$500,000	\$1,265
9	\$5,718	\$1,778	\$250,000	\$3,874	\$500,000	\$1,265
10	\$5,718	\$1,778	\$250,000	\$3,874	\$500,000	\$1,265
10-Yr. Total	\$41,580	\$20,040		\$30,706		\$12,650
11	\$7,020	\$2,071	\$125,000	\$3,874	\$250,000	\$1,265
12	\$7,020	\$2,071	\$125,000	\$3,874	\$250,000	\$1,265
13	\$7,020	\$2,071	\$125,000	\$3,874	\$250,000	\$1,265
14	\$7,020	\$2,071	\$125,000	\$3,874	\$250,000	\$1,265
15	\$7,020	\$2,071	\$125,000	\$3,874	\$250,000	\$1,265
15-Yr. Total	\$76,680	\$30,395		\$50,076		\$18,975
16	\$12,480	\$2,476	\$75,000	\$3,874	\$150,000	\$1,265
17	\$12,480	\$2,476	\$75,000	\$3,874	\$150,000	\$1,265
18	\$12,480	\$2,476	\$75,000	\$3,874	\$150,000	\$1,265
19	\$12,480	\$2,476	\$75,000	\$3,874	\$150,000	\$1,265
20	\$12,480	\$2,476	\$75,000	\$3,874	\$150,000	\$1,265
20-Yr. Total	\$139,080	\$42,775		\$69,446		\$25,300

***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