

## FEGLI vs WAEPA vs GEBA vs *Fegli PLUS*

**\$500,000**

Female 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	\$5,718	\$3,555	\$500,000	\$2,730	\$500,000	\$2,105
2	\$5,718	\$3,555	\$500,000	\$3,874	\$500,000	\$2,105
3	\$5,718	\$3,555	\$500,000	\$3,874	\$500,000	\$2,105
4	\$5,718	\$3,555	\$500,000	\$3,874	\$500,000	\$2,105
5	\$5,718	\$3,555	\$500,000	\$3,874	\$500,000	\$2,105
<b>5-Yr. Total</b>	<b>\$28,590</b>	<b>\$17,775</b>		<b>\$18,226</b>		<b>\$10,525</b>
6	\$7,020	\$4,142	\$250,000	\$3,874	\$250,000	\$2,105
7	\$7,020	\$4,142	\$250,000	\$3,874	\$250,000	\$2,105
8	\$7,020	\$4,142	\$250,000	\$3,874	\$250,000	\$2,105
9	\$7,020	\$4,142	\$250,000	\$3,874	\$250,000	\$2,105
10	\$7,020	\$4,142	\$250,000	\$3,874	\$250,000	\$2,105
<b>10-Yr. Total</b>	<b>\$63,690</b>	<b>\$38,485</b>		<b>\$37,596</b>		<b>\$21,050</b>
11	\$12,480	\$4,127	\$125,000	\$3,874	\$150,000	\$2,105
12	\$12,480	\$4,127	\$125,000	\$3,874	\$150,000	\$2,105
13	\$12,480	\$4,127	\$125,000	\$3,874	\$150,000	\$2,105
14	\$12,480	\$4,127	\$125,000	\$3,874	\$150,000	\$2,105
15	\$12,480	\$4,127	\$125,000	\$3,874	\$150,000	\$2,105
<b>15-Yr. Total</b>	<b>\$126,090</b>	<b>\$59,120</b>		<b>\$56,966</b>		<b>\$31,575</b>
16	\$23,400	\$4,669	\$75,000	\$3,874	\$75,000	\$2,105
17	\$23,400	\$4,669	\$75,000	\$3,874	\$75,000	\$2,105
18	\$23,400	\$4,669	\$75,000	\$3,874	\$75,000	\$2,105
19	\$23,400	\$4,669	\$75,000	\$3,874	\$75,000	\$2,105
20	\$23,400	\$4,669	\$75,000	\$3,874	\$75,000	\$2,105
<b>20-Yr. Total</b>	<b>\$243,090</b>	<b>\$82,465</b>		<b>\$76,336</b>		<b>\$42,100</b>

### *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