

WAEPA vs GEBA vs FEGLI vs *Fegli PLUS*

\$500,000

Male 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	\$445
2	\$522	\$470	\$500,000	\$780	\$500,000	\$445
3	\$522	\$470	\$500,000	\$780	\$500,000	\$445
4	\$522	\$470	\$500,000	\$780	\$500,000	\$445
5	\$522	\$470	\$500,000	\$780	\$500,000	\$445
5-Yr. Total	\$2,610	\$2,350		\$3,510		\$2,225
6	\$912	\$825	\$500,000	\$780	\$500,000	\$445
7	\$912	\$825	\$500,000	\$780	\$500,000	\$445
8	\$912	\$825	\$500,000	\$780	\$500,000	\$445
9	\$912	\$825	\$500,000	\$780	\$500,000	\$445
10	\$912	\$825	\$500,000	\$780	\$500,000	\$445
10-Yr. Total	\$7,170	\$6,475		\$7,410		\$4,450
11	\$1,428	\$1,340	\$500,000	\$780	\$500,000	\$445
12	\$1,428	\$1,340	\$500,000	\$1,560	\$500,000	\$445
13	\$1,428	\$1,340	\$500,000	\$1,560	\$500,000	\$445
14	\$1,428	\$1,340	\$500,000	\$1,560	\$500,000	\$445
15	\$1,428	\$1,340	\$500,000	\$1,560	\$500,000	\$445
15-Yr. Total	\$14,310	\$13,175		\$14,430		\$6,675
16	\$2,598	\$2,230	\$500,000	\$1,560	\$500,000	\$445
17	\$2,598	\$2,230	\$500,000	\$2,730	\$500,000	\$445
18	\$2,598	\$2,230	\$500,000	\$2,730	\$500,000	\$445
19	\$2,598	\$2,230	\$500,000	\$2,730	\$500,000	\$445
20	\$2,598	\$2,230	\$500,000	\$2,730	\$500,000	\$445
20-Yr. Total	\$27,300	\$24,325		\$26,910		\$8,900

***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