

**Fegli PLUS\*\*\***  
Female Age 45 - Preferred

Year	VGLI \$400,000	Top Carrier 20 Year Term \$400,000	Fegli PLUS*** 20 Year Term \$400,000
1	\$1,056	\$425	\$508
2	\$1,056	\$425	\$508
3	\$1,056	\$425	\$508
4	\$1,056	\$425	\$508
5	\$1,056	\$425	\$508
<b>5-Yr. Total</b>	<b>\$5,280</b>	<b>\$2,125</b>	<b>\$2,540</b>
6	\$1,560	\$425	\$508
7	\$1,560	\$425	\$508
8	\$1,560	\$425	\$508
9	\$1,560	\$425	\$508
10	\$1,560	\$425	\$508
<b>10-Yr. Total</b>	<b>\$13,080</b>	<b>\$4,250</b>	<b>\$5,080</b>
11	\$3,216	\$425	\$508
12	\$3,216	\$425	\$508
13	\$3,216	\$425	\$508
14	\$3,216	\$425	\$508
15	\$3,216	\$425	\$508
<b>15-Yr. Total</b>	<b>\$29,160</b>	<b>\$6,375</b>	<b>\$7,620</b>
16	\$5,184	\$425	\$508
17	\$5,184	\$425	\$508
18	\$5,184	\$425	\$508
19	\$5,184	\$425	\$508
20	\$5,184	\$425	\$508
<b>20-Yr. Total</b>	<b>\$55,080</b>	<b>\$8,500</b>	<b>\$10,160</b>
<b>20 year savings</b>		<b>\$46,580</b>	<b>\$44,920</b>
<b>% Savings</b>		<b>85%</b>	<b>82%</b>

**\*\*\* 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    |