

Year	V.G.L.I.	Top Carrier 20 Year Term	Fegli PLUS*** 20 Year Term
	\$400,000	\$400,000	\$400,000
1	\$3,216	\$934	\$1,100
2	\$3,216	\$934	\$1,100
3	\$3,216	\$934	\$1,100
4	\$3,216	\$934	\$1,100
5	\$3,216	\$934	\$1,100
5-Yr. Total	\$16,080	\$4,670	\$5,500
6	\$5,184	\$934	\$1,100
7	\$5,184	\$934	\$1,100
8	\$5,184	\$934	\$1,100
9	\$5,184	\$934	\$1,100
10	\$5,184	\$934	\$1,100
10-Yr. Total	\$42,000	\$9,340	\$11,000
11	\$7,200	\$934	\$1,100
12	\$7,200	\$934	\$1,100
13	\$7,200	\$934	\$1,100
14	\$7,200	\$934	\$1,100
15	\$7,200	\$934	\$1,100
15-Yr. Total	\$78,000	\$14,010	\$16,500
16	\$11,040	\$934	\$1,100
17	\$11,040	\$934	\$1,100
18	\$11,040	\$934	\$1,100
19	\$11,040	\$934	\$1,100
20	\$11,040	\$934	\$1,100
20-Yr. Total	\$133,200	\$18,680	\$22,000
20 year savings		\$114,520	\$111,200
% Savings		86%	83%

## \*\*\* Fegli PLUS Includes **Critical and Chronic Illness Coverage**

Heart Attack	Stroke	Cancer
Coma	ALS	Parkinson's
Major Organ Transplant	Multiple Sclerosis	<b>Paralysis</b>
AIDS	Alzheimer's	Blindness
Maior Burns	Loss of Limbs	Dementia