

Fegli PLUS***
Male Age 50 - Preferred Plus

| Year | VGLI \$400,000 | Top Carrier 20 Year Term \$400,000 | Fegli PLUS*** 20 Year Term \$400,000 |
|------------------------|-------------------|--|--|
| 1 | \$1,560 | \$688 | \$764 |
| 2 | \$1,560 | \$688 | \$764 |
| 3 | \$1,560 | \$688 | \$764 |
| 4 | \$1,560 | \$688 | \$764 |
| 5 | \$1,560 | \$688 | \$764 |
| 5-Yr. Total | \$7,800 | \$3,440 | \$3,820 |
| 6 | \$3,216 | \$688 | \$764 |
| 7 | \$3,216 | \$688 | \$764 |
| 8 | \$3,216 | \$688 | \$764 |
| 9 | \$3,216 | \$688 | \$764 |
| 10 | \$3,216 | \$688 | \$764 |
| 10-Yr. Total | \$23,880 | \$6,880 | \$7,640 |
| 11 | \$5,184 | \$688 | \$764 |
| 12 | \$5,184 | \$688 | \$764 |
| 13 | \$5,184 | \$688 | \$764 |
| 14 | \$5,184 | \$688 | \$764 |
| 15 | \$5,184 | \$688 | \$764 |
| 15-Yr. Total | \$49,800 | \$10,320 | \$11,460 |
| 16 | \$7,200 | \$688 | \$764 |
| 17 | \$7,200 | \$688 | \$764 |
| 18 | \$7,200 | \$688 | \$764 |
| 19 | \$7,200 | \$688 | \$764 |
| 20 | \$7,200 | \$688 | \$764 |
| 20-Yr. Total | \$85,800 | \$13,760 | \$15,280 |
| 20 year savings | | \$72,040 | \$70,520 |
| % Savings | | 84% | 82% |

***** 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 |