

## Male Age 50 - Preferred-Plus

New FEGLI Rates  
effective 01/01/2012

| Year                | F.E.G.L.I.<br>Option B<br>\$450,000 | Banner Life<br>20 Year Term<br>\$450,000 | Savings         |
|---------------------|-------------------------------------|--|-----------------|
| 1                   | \$1,523                             | \$871                                    | \$652           |
| 2                   | \$1,523                             | \$871                                    | \$652           |
| 3                   | \$1,523                             | \$871                                    | \$652           |
| 4                   | \$1,523                             | \$871                                    | \$652           |
| 5                   | \$1,523                             | \$871                                    | \$652           |
| <b>5-Yr. Total</b>  | <b>\$7,615</b>                      | <b>\$4,355</b>                           | <b>\$3,260</b>  |
| 6                   | \$2,689                             | \$871                                    | \$1,818         |
| 7                   | \$2,689                             | \$871                                    | \$1,818         |
| 8                   | \$2,689                             | \$871                                    | \$1,818         |
| 9                   | \$2,689                             | \$871                                    | \$1,818         |
| 10                  | \$2,689                             | \$871                                    | \$1,818         |
| <b>10-Yr. Total</b> | <b>\$21,060</b>                     | <b>\$8,710</b>                           | <b>\$12,350</b> |
| 11                  | \$6,086                             | \$871                                    | \$5,215         |
| 12                  | \$6,086                             | \$871                                    | \$5,215         |
| 13                  | \$6,086                             | \$871                                    | \$5,215         |
| 14                  | \$6,086                             | \$871                                    | \$5,215         |
| 15                  | \$6,086                             | \$871                                    | \$5,215         |
| <b>15-Yr. Total</b> | <b>\$51,490</b>                     | <b>\$13,065</b>                          | <b>\$38,425</b> |
| 16                  | \$7,252                             | \$871                                    | \$6,381         |
| 17                  | \$7,252                             | \$871                                    | \$6,381         |
| 18                  | \$7,252                             | \$871                                    | \$6,381         |
| 19                  | \$7,252                             | \$871                                    | \$6,381         |
| 20                  | \$7,252                             | \$871                                    | \$6,381         |
| <b>20-Yr. Total</b> | <b>\$87,750</b>                     | <b>\$17,420</b>                          | <b>\$70,330</b> |

Guaranteed 20 year savings!

80%