FEMALE RATES ARE TYPICALLY 10-20% LESS

**ROP** = Return of Premium; Returns all your money if you outlive the term, TAX FREE)

**Male, Age 35, Preferred Plus, Death Benefit $500,000, MONTHLY Premium**

20-year term $ 19.85    20-year ROP $86.57 (Returns $20,000 tax free)
25-year term $ 27.88
30-year term $ 33.88    30-year ROP $85.26 (Returns $30,000 tax free)

**Male, Age 40, Preferred Plus, Death Benefit $500,000, MONTHLY Premium**

20-year term $ 28.22    20-year ROP $142.69 (Returns $34,000 tax free)
25-year term $ 41.59
30-year term $ 48.90    30-year ROP $135.29 (Returns $48,000 tax free)

**Male, Age 45, Preferred Plus, Death Benefit $500,000, MONTHLY Premium**

20-year term $ 44.78    20-year ROP $224.03 (Returns $53,000 tax free)
25-year term $ 63.77
30-year term $ 75.62    30-year ROP $207.07 (Returns $74,000 tax free)

**Male, Age 50, Preferred Plus, Death Benefit $500,000, MONTHLY Premium**

20-year term $ 69.00    20-year ROP $350.62 (Returns $84,000 tax free)
25-year term $ 101.86
30-year term $ 122.94    30-year ROP $332.78 (Returns $119,000 tax free)

SHORTER/LONGER TERMS AVAILABLE.
WHOLE LIFE (PERMANENT) POLICIES TO AGE 100+ ALSO AVAILABLE
FEMALE RATES ARE TYPICALLY 10-20% LESS

# TYPICAL SAVINGS

Controller age 35; salary $100,000 with 4-times option-B with FEGLI = $500K total

FEGLI COST next 20 years = $20,280    30 years = $54,600
20-year policy (preferred +) = 4,764    = 12,197
Savings = $15,516 (76.5%)    = 42,403 (77.7%)

Controller age 45; salary $150,000 with 5-times option-B with FEGLI = $900K total

FEGLI COST next 20 years = $48,721    30 years = $140,845
20-year policy (preferred +) = 10,774    = 27,223
Savings = $37,974 (77.9%)    $113,621 (80.7%)