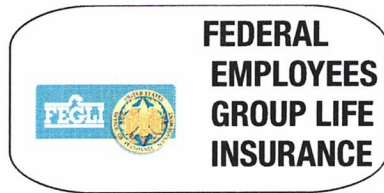


Sample Comparison of 35 yr. old electing Union Member Life Insurance vs. FEGLI at Option B (5x)



**UNION
MEMBER
LIFE
(OPTION #1)**



**UNION
MEMBER
LIFE
(OPTION #2)**

**\$250,000 coverage
(Option B, 5x a \$50K salary)**

**\$250,000 (minimum is \$50K with
no limit on coverage amounts)**

**\$250,000 (minimum is \$25K with
no limit on coverage amounts)**

**\$88.58 avg. bi-weekly from
age 35 to 65**

**Cost based on your age and
current health.**

**Cost based on your age and
current health.**

**Premiums increase every 5
years & reach over \$385 bi-
weekly for Opt. B by age 65.**

**Premiums remain level for up
to 10, 15, 20 or 30 years.**

**Premiums remain level up to
age 120.**

\$90,155 paid by age 65

\$16,380 paid by age 65

\$38,999 paid by age 65

\$0 cash value @ age 65

\$0 cash value @ age 65

**\$64,041 in cash value
(estimated at age 65)**

**\$27,250 coverage @ age 70
(with 75% FEGLI reduction)**

**Coverage remains level for
10,15, 20 or 30 years.**

**\$250,000 coverage @ age 70
(not forced to reduce).
Coverage lasts up to age 120.**

Union Plan Option 1

**\$90,155 paid into FEGLI or
\$16,380 paid into Union Life**

**\$73,775 Less Premiums Paid
+ 0 Estimated Cash Value @ 65**

\$73,775 Net Gain @ 65

Union Plan Option 2

**\$90,155 paid into FEGLI or
\$38,999 paid into Union Life**

**\$51,156 Less in Premiums Paid
+ 64,041 Estimated Cash Value @ 65**

\$115,197 Net Gain @ 65

**FEGLI figures based on OPM software, 35 yr old, \$50K salary with Opt. B coverage at 5x their annual salary. Cash value is based on an interest-sensitive Universal Life policy. Estimated cash value may vary. Interest rates as of 01/01/2014.*

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Federal Employees Group Life

FEGLI Bi-Weekly Cost Analysis (Active at work)

Salary \$65,000	Basic \$67,000	Option A \$10,000	Option B \$325,000	Option C \$25,000 \$12,500	Bi-Weekly Premium	Total Coverage
Under 35	10.72	0.20	6.50	1.00	\$18.42	\$469,000
35-39	10.72	0.20	6.50	1.20	\$18.62	\$442,200
40-44	10.72	0.30	9.75	1.85	\$22.62	\$408,700
45-49	10.72	0.60	19.50	2.65	\$33.47	\$402,000
50-54	10.72	1.00	32.50	4.15	\$48.37	\$402,000
55-59	10.72	1.80	58.50	6.65	\$77.67	\$402,000
60-64	10.72	6.00	130.00	12.15	\$158.87	\$402,000
65-69*	10.05	6.00	156.00	14.15	\$186.20	\$402,000
70-74*	10.05	6.00	279.50	19.15	\$314.70	\$402,000
75-79*	10.05	6.00	585.00	28.80	\$629.85	\$402,000
80+*	10.05	6.00	936.00	39.00	\$991.05	\$402,000

* This Premium is only for active employees working past age 65

Total Cost to Stay in FEGLI to Age 65:

Age	Cost to 65	Age	Cost to 65
20	\$53,933.80	25	\$51,539.40
30	\$49,145.00	35	\$46,750.60
40	\$44,330.00	45	\$41,389.40
50	\$37,038.30	55	\$30,750.20
60	\$20,653.10		

Monthly Coverage and Cost Analysis (Retiree)

75% Reduction- (No Additional Premiums)

	Basic \$67,000	Option A \$10,000	Option B \$325,000	Option C \$25,000	Total \$402,000
End of Age 65	\$50,920	\$7,600	\$247,000	\$19,000	\$305,520
End of Age 66	\$34,840	\$5,200	\$169,000	\$13,000	\$209,040
End of Age 67	\$18,760	\$2,800	\$91,000	\$7,000	\$112,560
End of Age 68	\$16,750	\$2,500	\$13,000	\$1,000	\$32,250
End of Age 69	\$16,750	\$2,500	\$0	\$0	\$19,250

Cost for No Reduction of Basic, Option B, and Option C

Ending Salary \$65,000	Basic \$67,000	Option A \$10,000	Option B \$325,000	Option C 25,000 \$12,500	Monthly Cost	Annual Cost
55-59	\$173.98	\$3.90	\$126.75	\$14.40	\$319.03	\$3,828.35
60-64	\$173.98	\$13.00	\$281.78	\$26.35	\$495.10	\$5,941.25
65-69	\$150.75	\$0.00	\$338.00	\$30.65	\$519.40	\$6,232.80
70-74	\$150.75	\$0.00	\$605.48	\$41.50	\$797.73	\$9,572.70
75-79	\$150.75	\$0.00	\$1,267.50	\$62.40	\$1,480.65	\$17,767.80
80+	\$150.75	\$0.00	\$2,028.00	\$84.50	\$2,263.25	\$27,159.00

Additional Cost to Stay in FEGLI from 65 Until Age:

Age	Additional Cost	Age	Additional Cost
70	\$31,164.00	75	\$79,027.50
80	\$167,866.50	85	\$256,705.50
90	\$392,500.50	95	\$528,295.50