

My Federal Benefits

Life Insurance needs and desires

Do you want or need additional income for family survivors?

Do you want or need funds to pay off debts? If so, how much?

Do you need or want funds to pay educational expenses of children or grandchildren?

Will your spouse need or want supplemental retirement income?

Is a lump sum needed or desired at death for a survivor emergency fund?

Is there an ongoing income need for a spouse based on their ability to work?

Are there any one-time expenses you wish to fund, such as health care expenses, family weddings, car or home improvements?

How much do you have in liquid investments that can easily be accessed for use for final expenses, living expenses, and taxes?

Federal Employees Group Life Insurance

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(All figures shown are hypothetical and based on information provided by you. Any change to your benefit elections, salary or other information provided by you could alter these figures.)

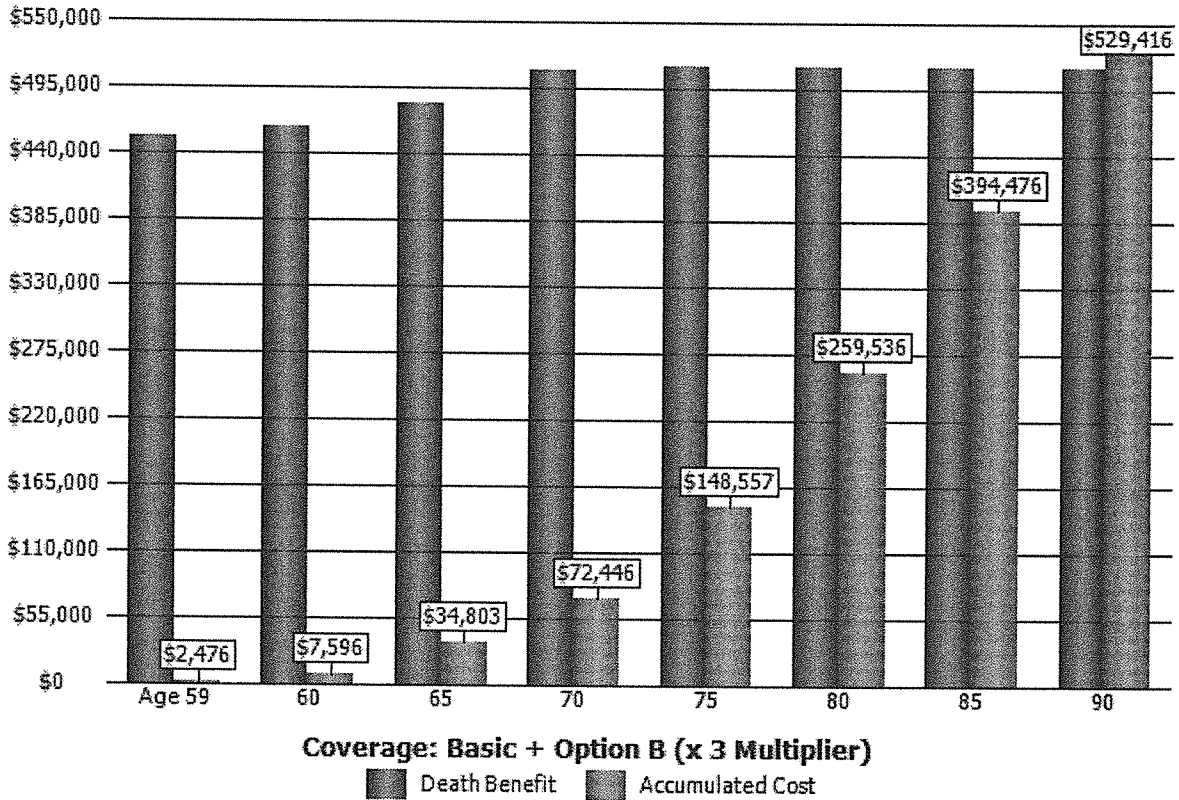
Current Coverage and Costs:

Your current coverage (Death Benefit) for FEGLI is: \$454,000
 Your current total FEGLI Monthly Cost is: \$206.31
 The Annual Cost is: \$2,476

Future Coverage and Costs:

At age 70 your coverage (Death Benefit) for FEGLI will be: \$510,000
 Your total FEGLI Monthly Cost will be: \$983.00
 The Annual Cost will be: \$11,796
 The total Accumulated Cost for your FEGLI coverage will be: \$72,446

Death Benefit Coverage and Accumulated Cost



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Summary as of Jan-28-2015

At your current age of 59, your annual salary is \$113,000.00, and you expect annual salary increases of 1.00%. Your life insurance coverage includes: Basic (equal to your rounded annual salary plus \$2000), Option B (equal to 3 times your annual salary). You plan to retire on 11-09-2027 at the age of 72. You elected to continue your full Basic coverage at the age of 72. You chose to keep full Option B coverage at the age of 72.

FEGLI Premiums and Coverage

Age	Annual Salary	Biweekly Premium	Monthly Premium	Annual Premium	Accumulated Cost	Basic	Option A	Option B	Option C	Total Coverage
59/60	113,000	95.22	206.31	2,476	2,476	115,000	0	339,000	0	454,000
60/61	114,130	196.95	426.73	5,121	7,596	117,000	0	345,000	0	462,000
61/62	115,271	198.66	430.43	5,165	12,762	118,000	0	348,000	0	466,000
62/63	116,424	200.37	434.14	5,210	17,971	119,000	0	351,000	0	470,000
63/64	117,588	202.08	437.84	5,254	23,225	120,000	0	354,000	0	474,000
64/65	118,764	203.79	441.55	5,299	28,524	121,000	0	357,000	0	478,000
65/66	119,952	241.50	523.25	6,279	34,803	122,000	0	360,000	0	482,000
66/67	121,151	245.52	531.96	6,384	41,186	124,000	0	366,000	0	490,000
67/68	122,363	247.53	536.32	6,436	47,622	125,000	0	369,000	0	494,000
68/69	123,586	249.54	540.67	6,488	54,110	126,000	0	372,000	0	498,000
69/70	124,822	251.55	545.03	6,540	60,650	127,000	0	375,000	0	502,000
70/71	126,071	453.69	983.00	11,796	72,446	129,000	0	381,000	0	510,000
71/72	127,331	457.26	990.73	11,889	84,335	130,000	0	384,000	0	514,000
72/73	0	554.16	1,200.68	14,408	98,743	130,000	0	384,000	0	514,000
73/74	0	554.16	1,200.68	14,408	113,151	130,000	0	384,000	0	514,000
74/75	0	554.16	1,200.68	14,408	127,560	130,000	0	384,000	0	514,000
75/76	0	807.60	1,749.80	20,998	148,557	130,000	0	384,000	0	514,000
76/77	0	807.60	1,749.80	20,998	169,555	130,000	0	384,000	0	514,000
77/78	0	807.60	1,749.80	20,998	190,552	130,000	0	384,000	0	514,000
78/79	0	807.60	1,749.80	20,998	211,550	130,000	0	384,000	0	514,000
79/80	0	807.60	1,749.80	20,998	232,548	130,000	0	384,000	0	514,000
80/81	0	1,038.00	2,249.00	26,988	259,536	130,000	0	384,000	0	514,000
81/82	0	1,038.00	2,249.00	26,988	286,524	130,000	0	384,000	0	514,000
82/83	0	1,038.00	2,249.00	26,988	313,512	130,000	0	384,000	0	514,000
83/84	0	1,038.00	2,249.00	26,988	340,500	130,000	0	384,000	0	514,000
84/85	0	1,038.00	2,249.00	26,988	367,488	130,000	0	384,000	0	514,000
85/86	0	1,038.00	2,249.00	26,988	394,476	130,000	0	384,000	0	514,000
86/87	0	1,038.00	2,249.00	26,988	421,464	130,000	0	384,000	0	514,000
87/88	0	1,038.00	2,249.00	26,988	448,452	130,000	0	384,000	0	514,000
88/89	0	1,038.00	2,249.00	26,988	475,440	130,000	0	384,000	0	514,000
89/90	0	1,038.00	2,249.00	26,988	502,428	130,000	0	384,000	0	514,000
90/91	0	1,038.00	2,249.00	26,988	529,416	130,000	0	384,000	0	514,000