

# ***FEGLI Option "B".....Do Your Homework!***

## ***NEW FEGLI Rates effective 10-1-21***

***Federal Employee Group Life Insurance, FEGLI Option "B", is available to all federal employees.*** Federal employees are allowed to increase their ***FEGLI Option "B"*** life insurance benefit in multiples of 1-5 times salary.

Before exercising this option, ***healthy*** employees should review these ***current FEGLI Option "B"*** rate increases.

***FEGLI Option "B"*** allows federal employees to insure ***1-5 times salary***.

- ***FEGLI Option "B"*** rates increase ***100%*** at age 45
- ***FEGLI Option "B"*** rates increase ***67%*** at age 50
- ***FEGLI Option "B"*** rates increase ***82%*** at age 55
- ***FEGLI Option "B"*** rates increase ***120%*** at age 60
- ***FEGLI Option "B"*** rates increase ***23%*** at age 65
- ***FEGLI Option "B"*** rates increase ***78%*** at age 70
- ***FEGLI Option "B"*** rates increase ***88%*** at age 75
- ***FEGLI Option "B"*** rates increase ***47%*** at age 80

***Total 15 year Option "B" rate increases from the following ages:***

- ***Age 45 - 529%*** increase over next 15 years
- ***Age 50 - 392%*** increase over next 15 years
- ***Age 55 - 380%*** increase over next 15 years
- ***Age 60 - 309%*** increase over next 15 years
- ***Age 65 - 389%*** increase over next 15 years

By shopping for coverage with our top commercial carriers, the ***guaranteed savings*** can be unbelievable.

Comparing ***\$500,000 20 Year Term with \$500,000 FEGLI Option "B"***, a healthy female employee can save the following:

- ***Age 50 - Guaranteed twenty year savings of \$ 67,000 or 81%***
- ***Age 55 - Guaranteed twenty year savings of \$115,000 or 83%***
- ***Age 60 - Guaranteed twenty year savings of \$203,000 or 83%***
- ***Age 65 - Guaranteed twenty year savings of \$311,000 or 81%***

***For your free FEGLI Option "B" comparison go to AllFeds.com***

