

Get more coverage than FEGLI ... for less!

As a civilian federal employee, you may be familiar with the life insurance offered by FEGLI. We encourage you to see how that coverage compares to WAEPA Group Term Life Insurance. We think you'll agree WAEPA offers a better insurance value.

WAEPA Group Term Life Insurance not only saves you money on premiums, it offers you more protection, too! Up to **\$1.5 million** in benefits are available. With FEGLI, your benefit amount is based on your annual salary.

Compare these monthly rates for \$100,000 in coverage.

Age	Coverage Amount	Basic FEGLI	WAEPA Term Life
30 - 34	\$100,000	\$32.50 a month	\$3.50 — 89% Less
40 - 44	\$100,000	\$32.50 a month	\$7.00 — 79% Less
50 - 54	\$100,000	\$32.50 a month	\$18.33 — 43% Less

Not sure how much coverage you need ... or how the cost compares to FEGLI?

Our online tools make it easy to determine how much coverage you need, how much it costs, and how it compares to FEGLI. Visit fedlife.org today.

A chronic illness can result in financial hardship.

A permanent chronic illness* could seriously impact your family's financial situation. A Chronic Illness Rider can help ease the burden by giving you access to up to half of your life insurance to help replace lost income, pay living expenses, or offset rising medical costs. And you don't have to worry about these benefits going to waste if you don't use them or don't collect the full benefit amount. Any unused portion will be paid to your beneficiaries when you pass away.

Collect up to \$500,000 in tax-free benefits.**

If you become permanently chronically ill, you can collect up to 50% of your life insurance benefit, to a maximum of \$500,000. Benefits are paid directly to you in annual installments for up to four years. These benefits are not intended to be taxable, but you should consult with a qualified tax advisor for details on your specific financial situation.

* Chronic illness means the permanent inability to perform 2 out of 6 activities of daily living (bathing, continence, dressing, eating, toileting and transferring); or a permanent severe cognitive impairment requiring substantial supervision.

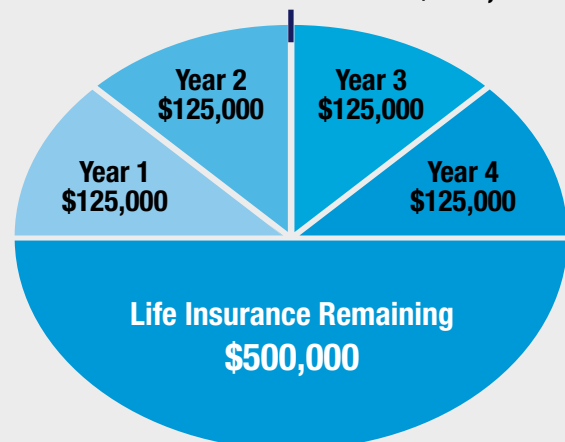
** Receipt of accelerated benefits may be taxable. Consult your personal qualified tax advisor.

CIR not available in CT, ID, LA, MN, MT, NC, NY, OH, SD, UT and WA.

How the Chronic Illness Rider Works†

Suppose a member purchases a \$1,000,000 life insurance policy and adds a Chronic Illness Rider. After being diagnosed with a permanent chronic illness, he begins collecting the living benefits his rider provides. He's entitled to \$500,000 in benefits paid in four annual installments. That comes to \$125,000 a year. The man passes away after 4 years, collecting \$500,000 in benefits. His family receives a check for \$500,000. That's his original policy amount (\$1,000,000) minus the money he received while living.

Chronic Illness Benefits Paid: \$500,000



† Benefits used for chronic care decrease the amount available to beneficiaries upon the insured's death.

How much does it cost?

Current Quarterly Rates

Quarterly Premium Rates (Group Term Life Insurance Only)

For Benefit Amounts of:

Life Insurance	\$100,000	\$300,000	\$500,000	\$750,000	\$1,000,000	\$1,500,000
Member Age						
Under 25	\$10.50	\$31.50	\$52.50	\$78.75	\$99.00	\$139.50
25-29	\$10.50	\$31.50	\$52.50	\$78.75	\$99.00	\$139.50
30-34	\$10.50	\$31.50	\$52.50	\$78.75	\$99.00	\$139.50
35-39	\$15.00	\$45.00	\$75.00	\$112.50	\$144.00	\$207.00
40-44	\$21.00	\$63.00	\$105.00	\$157.50	\$204.00	\$297.00
45-49	\$36.00	\$108.00	\$180.00	\$270.00	\$354.00	\$522.00
50-54	\$55.00	\$165.00	\$275.00	\$412.50	\$544.00	\$807.00
55-59	\$91.00	\$273.00	\$455.00	\$682.50	\$904.00	\$1,347.00

Quarterly Premium Rates with NEW! Chronic Illness Rider

For Benefit Amounts of:

Life Insurance	\$100,000	\$300,000	\$500,000	\$750,000	\$1,000,000	\$1,500,000
Chronic Illness Rider	\$50,000	\$150,000	\$250,000	\$375,000	\$500,000	\$500,000
Member Age						
Under 25	\$11.00	\$33.00	\$55.00	\$82.50	\$104.00	\$144.50
25-29	\$11.00	\$33.00	\$55.00	\$82.50	\$104.00	\$144.50
30-34	\$11.00	\$33.00	\$55.00	\$82.50	\$104.00	\$144.50
35-39	\$15.75	\$47.25	\$78.75	\$118.13	\$151.50	\$214.50
40-44	\$23.50	\$70.50	\$117.50	\$176.25	\$229.00	\$322.00
45-49	\$41.25	\$123.75	\$206.25	\$309.38	\$406.50	\$574.50
50-54	\$67.00	\$201.00	\$335.00	\$502.50	\$664.00	\$927.00
55-59	\$111.50	\$334.50	\$557.50	\$836.25	\$1,109.00	\$1,552.00

Premium rates are as of 1/1/2019. Premium amounts are based on age and are structured in 5-year age bands. The insured's rate will increase when they age into a new age band. Coverage automatically renews on an annual basis. The maximum amount of coverage available begins to reduce starting at age 60; however, premiums may not reduce. Life, Accidental Death and Dismemberment (AD&D) and common carrier coverage terminate at age 85. Chronic Illness benefits will terminate at age 80. Premiums can be changed on any premium due date or any date where benefits are changed. However, they may only be changed on a class-wide basis. For example, a "class" is a group of insureds in the same age group.

This rider is not intended to be a federally tax-qualified long-term care insurance contract under Internal Revenue Code (IRC) Section 7702B. Therefore, the premiums payable for this rider do not qualify as long-term care insurance premiums and are not deductible from gross income for federal income tax purposes. This rider, however, is subject to the federal per diem limits set forth in IRC 7702B. Under this rider, New York Life will not pay clients more than the federal per diem limits. If the benefit option elected exceeds the current IRC per diem limits, the benefit period will be extended accordingly. Clients should consult with their tax advisors to determine the impact of accelerating more than the maximum per diem benefit under IRC 7702B. Receipt of an accelerated death benefit may affect client eligibility for Medicaid or other government benefits or entitlements and may have income tax consequences. Accelerating benefits before applying for these programs, or while you are receiving government benefits, may affect your initial or continued eligibility. Clients can contact the appropriate social service agency (e.g., the Medicaid Unit of your local Department of Public Welfare or the Social Security Administration Office) for more information.

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Looking for coverage for your family?

Eligible dependent spouses can apply for **up to \$500,000** and the added benefit of the Chronic Illness Rider. Eligible dependent children can apply for **up to \$25,000** in life insurance.

Visit fedlife.org for complete rate charts.

Have questions or need help applying? We're here to help. Call 1-888-991-8920.

Monday through Friday from 8:30 a.m. to 5:00 p.m. (EST)