

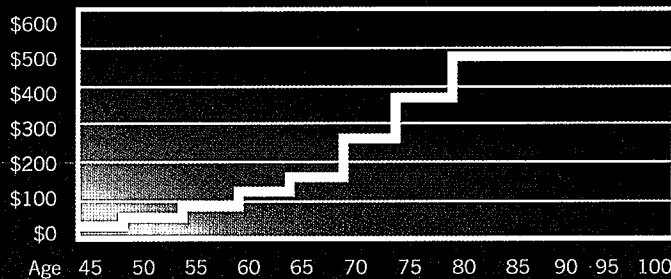
DID YOU KNOW?



Changing your FEGLI could save you over
One Years Worth of Salary?

Do you realize how much you're really paying for Life Insurance?

What You Don't Know Can Cost You...



AFGE Members have a better option available...

Union Member Life

Savings

In comparison to the Federal Employees Group Life Plan (FEGLI), Union Member Life can save you thousands in premiums by age 65.

Permanent Coverage

Your life insurance death benefit is projected to stay level to age 100 when properly funded.

Cash Accumulation

You accumulate an Income tax-deferred* cash value, and death benefits paid to your beneficiary are completely income tax free*. The tax deferred cash value can be used for retirement, education funding or other purposes. The government plan, FEGLI, has no cash value. (*Under current tax law, subject to change.)

Affordable Premiums

Your premiums are designed to stay level -- they will not increase as you age. If you need to, you can vary your premiums. In the government plan, the premiums on your optional FEGLI coverage increase at age 35 and every 5 years until age 80.

AGE	FEGLI PREMIUM	FREQUENCY
45	\$31.20	Bi-weekly
50	44.45	Bi-weekly
55	80.00	Bi-weekly
60	161.05	Bi-weekly
65	482.51	Monthly
70	720.86	Monthly
75	1,025.26	Monthly
80+	1,334.01	Monthly

Do you still have a FEGLI problem?

If so, then contact your benefit representative at (800) 733-7236



BENEFIT ARCHITECTS

Building solutions for
LIFE ■ HEALTH ■ DISABILITY ■ DENTAL

The above example is based on a 45 year old Federal Employee making \$45,000/yr, taking FEGLI Options A, B, & C and retiring at age 64. FEGLI premiums were calculated on the OPM web site using the OPM FEGLI Calculator. FEGLI Premiums are not guaranteed and can change.



FEGLI fine print FACTS

What You Don't Know Can Cost You...

Can you afford a **FEGLI cost increase of more than 440% in your first year of retirement?**

Federal Daily "The High Cost of Federal Retirement Benefits" Special Report. 1 Dec. 2003 Federal Employees News Digest <www.federaldaily.com>

The FEGLI program is administered by Metropolitan Life Insurance Company under contract with the OPM.

2007 Federal Employees Almanac. (54th Annual Edition, Page 96). Virginia: Federal Employees News Digest, Inc.

There are situations in which your insurance can be discontinued without your consent.

2007 Federal Employees Almanac. (54th Annual Edition, Page 102). Virginia: Federal Employees News Digest, Inc.

When will my FEGLI Life Insurance stop?

- The date you separate from Federal service
- The date you transfer to an excluded position
- The date the government's life insurance contract ends
- For annuitants (retirees) whose pension payments are not large enough to cover their insurance premiums, they must make prior arrangements at retirement to pay those premiums directly to the retirement system or their coverage will terminate.



SOLUTION

Union Member life is an individual policy that when properly funded, will stay with you for life and any employment transition.

FEGLI Bi-Weekly Cost Analysis (Active at Work)

AGE	COST
40	\$25.70
50	\$48.70
60	\$176.80

FEGLI Premiums based on a \$50,000 salary with Maximum Coverage on Options A, B and C.

Monthly Cost to Stay in FEGLI after retirement

AGE	COST
65	\$530.66
70	\$795.01
75	\$1,131.91
80+	\$1,473.16

FEGLI

At Retirement:

Either reduce coverage or cancel due to high cost. (Over \$500 per month at age 65 and over \$1,400 per month at age 80!)

UNION MEMBER LIFE

At Retirement:

When properly funded, your premiums are designed to stay level and coverage will stay in force to age 100.

Ask a Benefit Representative to calculate your savings with Union Member Life

Date	<input type="text"/>	Age	<input type="text"/>	FEGLI Coverage	<input type="text"/>	Salary	<input type="text"/>
		FEGLI		UNION MEMBER LIFE			
Total Cost at Age 65		<input type="text"/>		<input type="text"/>			
Total Cash at Age 65		<input type="text"/>		<input type="text"/>			
Total Coverage at Age 69		<input type="text"/>		<input type="text"/>			
Total Savings (Cash + Premium Saved)							<input type="text"/>

Do you still have a FEGLI problem? If so, then contact your benefit representative at (800) 733-7236