

Fegli (Federal Employees Group Life Insurance)



Which Direction is
Best for You?



IHC Financial Group, Inc.
Independence Holding Group

Discover the benefits of owning your own life insurance policy issued by Stonebridge Life Insurance Company

Are you paying too much for your Federal Employee Group Life Insurance?

Compare FEGLI Option B With our competitive rates

Example: 50 yr. old male, non-smoker, \$300,000 coverage (20 year term), preferred best underwriting class.

Age	FEGLI	Stonebridge Life Insurance Company ¹
50-54	\$91.00	\$129.85/month
55-59	\$182.00	\$129.85/month
60-64	\$390.00	\$129.85/month
65-69	\$468.00	\$129.85/month
70	\$780.00	\$129.85/month

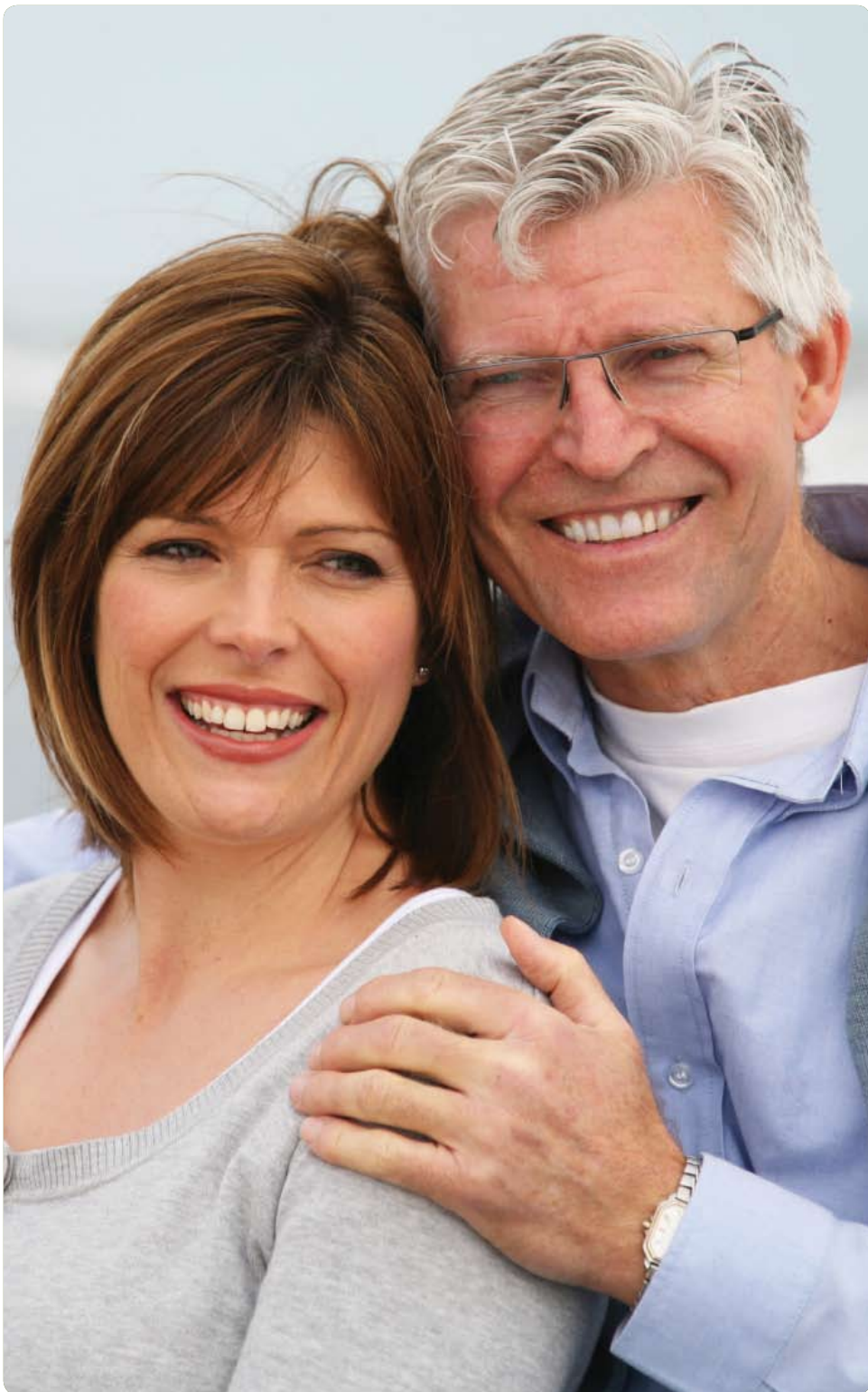
Stonebridge Life Insurance Policy Highlights

- You own your life insurance policy
- Portable
- Potential Cost Savings
- Higher Limits than FEGLI Insurance Policy
- Guaranteed² Rates
- Term and Permanent life insurance policy options
- Coverage Continues After Government Service
- Flexible Premium Policies
- Optional Family Protection through the Additional Insured Rider

1. Stonebridge Term (Policy form # TL03 1005) is a level premium term insurance product issued by Stonebridge Life Insurance Company, Rutland, VT. Rider Form number AIR04 0306. Policy and rider forms and numbers may vary, and these products may not be available in all jurisdictions. Insurance eligibility and premiums are subject to underwriting. An exception of life coverage is suicide while sane or insane during the first two years the coverage is in force. In the event of suicide, the Company's liability may be limited to only the return of premiums paid. In Missouri, suicide is no defense to payment of benefits unless the Company can show the insured intended suicide when he/she applied/enrolled for coverage.

2. Guarantees are based on the claims paying ability of Stonebridge Life Insurance Company

This comparison is not a comprehensive analysis and does not account for possible advantages or disadvantages of the policies compared. Competitors' premiums have been obtained from publicly available sources and are believed to be accurate as of September 2008.



Understanding Your FEGLI Coverage³

The Basic Coverage is the federal employees' annual salary rounded up to the nearest \$1,000 plus an additional \$2,000.

The **Extra Benefit** is insurance protection in addition to the Basic Coverage. It is identical to the Basic Coverage except at age 35 the Extra Benefit starts decreasing 10% each year until age 45. Although there is no cost for this benefit, coverage ceases once the federal employee has attained age 45.

Option A (Standard Optional Insurance)

Option A coverage is \$10,000.

Option B (Additional Optional Insurance)

Option B coverage comes in 1, 2, 3, 4, or 5 multiples of your annual pay (after your pay has been rounded to the next higher thousand). It does not include the extra \$2,000 added for your Basic Insurance Amount.

Example

Claudio earns \$52,578. His Basic Insurance Amount is \$55,000. He chose Option B coverage of one multiple of his annual pay, or \$53,000.

Option C (Family Optional Insurance)

Option C provides coverage for your spouse and eligible dependent children. When you elect Option C, all of your eligible family members are automatically covered. You may elect either 1, 2, 3, 4 or 5 multiples of coverage. Each multiple is equal to \$5,000 for your spouse and \$2,500 for each eligible dependent child.

For example, if you elect 3 multiples and your spouse dies, you would receive \$15,000 (3 times \$5,000). If one of your eligible dependent children dies, you would receive \$7,500 (3 times \$2,500).

The number of multiples you elect applies to all of your eligible family members. You cannot elect a number of multiples for your spouse that is different from the number of multiples for your eligible dependent children.

A child's eligibility for Option C benefits ends once he/she reaches age 22, unless he/she is incapable of self-support because of a mental or physical disability that existed before the child reached age 22.

3. For further information regarding FEGLI Coverage, please go to <http://www.opm.gov/insure/life/handbook/amounts>



Basic Life Insurance
(per thousand dollars)

	Biweekly	Monthly
FOR ALL AGES	\$.150 (15 cents)	\$0.3250

Rates for Option A - Standard

Age Group	Biweekly	Monthly
Under 35	\$0.30	\$0.65
35-39	\$0.40	\$0.87
40-44	\$0.60	\$1.30
45-49	\$0.90	\$1.95
50-54	\$1.40	\$3.03
55-59	\$2.70	\$5.85
60+	\$6.00	\$13.00

Rates for Option B - Additional

Age Group	Biweekly	Monthly, per \$1,000
Under 35	\$0.03	\$0.065
35-39	\$0.04	\$0.087
40-44	\$0.06	\$0.130
45-49	\$0.09	\$0.195
50-54	\$0.14	\$0.303
55-59	\$0.28	\$0.607
60-64	\$0.60	\$1.300
65-69	\$0.72	\$1.56
70-74	\$1.20	\$2.60
75-79	\$1.80	\$3.90
80 and over	\$2.40	\$5.20

Rates for Option C - Family

1 Multiple = \$5,000 For A Spouse
1 Multiple = \$2,500 For Each Eligible Dependent Child

Employee's Age Group	Biweekly	Monthly, per multiple
Under 35	\$0.27	\$0.59
35-39	\$0.34	\$0.74
40-44	\$0.46	\$1.00
45-49	\$0.60	\$1.30
50-54	\$0.90	\$1.95
55-59	\$1.45	\$3.14
60-64	\$2.60	\$5.63
65-69	\$3.00	\$6.50
70-74	\$3.40	\$7.37
75-79	\$4.50	\$9.75
80 and over	\$6.00	\$13.00

These rates were effective on the first pay period that started on or after January 1, 2005.

4. Rates found at http://www.opm.gov/insure/life/em_rates.asp. U.S. Office of Personnel Management 1900 E Street NW, Washington, DC 20415 | (202) 606-1800 | TTY (202) 606-2532

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