PRIVATE FAMILY BLUEPRINT
EDUCATION • PROTECTION • LEGACY

TOP 5 MYTHS
FEDERAL WORKERS BELIEVE ABOUT LIFE INSURANCE

What you don't know could *cost* your family later...

1 MYTH: "FEGLI COVERS ME IF I GET SICK."

TRUTH: FEGLI only pays early if you're terminally ill (life expectancy under 9 months). It offers no living benefits for cancer, heart attack, or long-term (chronic) illness or any type of critical injury.

2 MYTH: "I DON'T NEED PRIVATE COVERAGE — MY JOB GIVES ME ENOUGH."

TRUTH: FEGLI Basic coverage usually equals your salary (plus $2,000) and drops by 75% in retirement unless you pay higher premiums. Most retirees lose significant coverage just when they need it most.

3 MYTH: "MY PENSION OR DISABILITY WILL TAKE CARE OF ME."

TRUTH: Pensions start after retirement — they don't help if you're too sick to work now. Federal workers typically do not receive state disability benefits because they are covered under federal programs like FERS for long-term disability, rather than state disability insurance programs. State benefits are generally designed for employees who work in the private sector.

4 MYTH: "I CAN GET MORE FEGLI LATER IF I NEED IT."

TRUTH: FEGLI open enrollments happen only every few years — and there's no medical underwriting increase allowed outside those windows unless you qualify through a rare event.

5 MYTH: "I'LL HANDLE MY COVERAGE WHEN I LEAVE MY JOB."

TRUTH: Once you leave, you only have 31 days to convert FEGLI into private coverage without a medical exam. After that, you lose the option permanently.

DON'T WAIT.
CREATE YOUR PLAN B TODAY.

Take the 5-Minute Plan B Quiz or book your complimentary 10-Minute Review today.

We're here to help you protect what matters most."

GET STARTED NOW!

Scan the QR code with your phone camera to begin:

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We teach families how to live covered, not just die insured.