

**FEDERAL EMPLOYEES' GROUP LIFE INSURANCE
PREMIUMS FOR ANNUITANTS
EFFECTIVE JANUARY 1, 2005**

Cost for each \$1000 of the Basic Insurance Amount in Effect at the Time of Your Retirement			
	75% Reduction	50% Reduction	No Reduction
Until the Month after your 65 th Birthday	\$0.3250 monthly	\$0.9250 monthly	\$2.1550 monthly
Starting the Month after your 65 th Birthday	Free	\$0.60 monthly*	\$1.83 monthly*

*You will continue to pay premiums for life (unless you cancel or subsequently elect 75% reduction).

Monthly Rates for Optional Insurance			
Age Group	Option A - Standard	Option B - Additional (per thousand dollars)	Option C - Family (Per multiple)
Under 35	\$0.65	\$0.065	\$0.59
35-39	\$0.87	\$0.087	\$0.74
40-44	\$1.30	\$0.130	\$1.00
45-49	\$1.95	\$0.195	\$1.30
50-54	\$3.03	\$0.303	\$1.95
55-59	\$5.85	\$0.607	\$3.14
60-64	\$13.00	\$1.30	\$5.63
65-69	Free	Free or \$1.56**	Free or \$6.50**
70-74	Free	Free or \$2.60**	Free or \$7.37**
75-79	Free	Free or \$3.90**	Free or \$9.75**
80+	Free	Free or \$5.20**	Free or \$13.00**

**For eligible annuitants with NO REDUCTION Option B or Option C, coverage is NOT free for age 65+. These annuitants continue to pay the premiums indicated.

NOTE: RATES MAY CHANGE IN THE FUTURE.

SF-2818 Supplement (replaces instructions on page 4).