

**CRITICAL ILLNESS; \$100,000 RBC G/R term 75 vs Sun Life OMA to age 70.**

# Years		MALE					FEMALE						
		OMA/mth	OMA/Yr	RBC/Yr	OMA-5 yrs	RBC-5 yrs		OMA/Yr	RBC/Yr	OMA-5 yrs	RBC-5 yrs		
40-44	5	\$ 27	\$ 325	\$ 1,017	\$ 1,627	\$ 5,085	\$ 30	\$ 364	\$ 886	\$ 1,821	\$ 4,428		
45-49	5	\$ 47	\$ 558	\$ 1,017	\$ 2,792	\$ 5,085	\$ 44	\$ 529	\$ 886	\$ 2,644	\$ 4,428		
50-54	5	\$ 76	\$ 907	\$ 1,017	\$ 4,536	\$ 5,085	\$ 59	\$ 706	\$ 886	\$ 3,532	\$ 4,428		
55-59	5	\$ 120	\$ 1,436	\$ 1,017	\$ 7,180	\$ 5,085	\$ 79	\$ 953	\$ 886	\$ 4,763	\$ 4,428		
60-64	5	\$ 197	\$ 2,363	\$ 1,017	\$ 11,813	\$ 5,085	\$ 112	\$ 1,349	\$ 886	\$ 7,345	\$ 4,428		
65-69	5	\$ 341	\$ 4,088	\$ 1,017	\$ 20,438	\$ 5,085	\$ 184	\$ 2,208	\$ 886	\$ 11,042	\$ 4,428		
TTL					\$ 48,385	\$ 30,510				\$ 31,146	\$ 26,568		
					<b>SAVINGS</b>	<b>\$ 17,875</b>						<b>SAVINGS</b>	<b>\$ 4,578</b>
					RBC rate/yr	\$ 1,017						RBC rate/yr	\$ 886
										<b>TOTAL SAVINGS</b>	<b>\$ 22,453</b>		

Source: OMA website, RBC Insurance; Jan 2019 E&OE

RBC rates are guaranteed renewable. Comparison assumes coverage to 70