

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

		MALE					FEMALE					
# Years		OMA/mth	OMA/Yr	RBC/Yr	OMA-5 yrs	RBC-5 yrs	OMA/Yr	RBC/Yr	OMA-5 yrs	RBC-5 yrs		
45-49	5	\$ 47	\$ 558	\$ 1,247	\$ 2,792	\$ 6,233	\$ 44	\$ 529	\$ 1,090	\$ 2,644	\$5,450	
50-54	5	\$ 76	\$ 907	\$ 1,247	\$ 4,536	\$ 6,233	\$ 59	\$ 706	\$ 1,090	\$ 3,532	\$5,450	
55-59	5	\$ 120	\$ 1,436	\$ 1,247	\$ 7,180	\$ 6,233	\$ 79	\$ 953	\$ 1,090	\$ 4,763	\$5,450	
60-64	5	\$ 197	\$ 2,363	\$ 1,247	\$ 11,813	\$ 6,233	\$ 112	\$ 1,349	\$ 1,090	\$ 7,345	\$5,450	
65-69	5	\$ 341	\$ 4,088	\$ 1,247	\$ 20,438	\$ 6,233	\$ 184	\$ 2,208	\$ 1,090	\$ 11,042	\$5,450	
TTL						\$ 46,759					\$ 29,325	\$ 27,248
						SAVINGS					SAVINGS	\$ 2,078
						RBC rate/yr					RBC rate/yr	\$ 1,090
												\$ 15,596

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

TOTAL SAVINGS \$ 17,674

RBC rates are guaranteed renewable. Comparison assumes coverage to 70