

**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	
	5	\$ 15					\$ 18				
	5	\$ 19					\$ 22				
	5	\$ 27					\$ 30				
	5	\$ 47					\$ 44				
<b>50-54</b>	5	\$ 76	\$ 907	\$ 1,707	\$ 4,536	\$ 8,537	\$ 59	\$ 706	\$ 1,318	\$ 3,532	\$ 6,588
55-59	5	\$ 120	\$ 1,436	\$ 1,707	\$ 7,180	\$ 8,537	\$ 79	\$ 953	\$ 1,318	\$ 4,763	\$ 6,588
60-64	5	\$ 197	\$ 2,363	\$ 1,707	\$ 11,813	\$ 8,537	\$ 112	\$ 1,349	\$ 1,318	\$ 7,345	\$ 6,588
65-69	5	\$ 341	\$ 4,088	\$ 1,707	\$ 20,438	\$ 8,537	\$ 184	\$ 2,208	\$ 1,318	\$ 11,042	\$ 6,588
TTL					\$ 43,966	\$ 34,146				\$ 26,681	\$ 26,352
					<b>SAVINGS</b>	<b>\$ 9,820</b>				<b>SAVINGS</b>	<b>\$ 329</b>
				RBC rate/yr		\$ 1,707			RBC rate/yr		\$ 1,318
									<b>TOTAL SAVINGS</b>		<b>\$ 10,150</b>

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

RBC rates are guaranteed renewable. Comparison assumes coverage to 70