

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	
60-64	5	\$ 197	\$ 2,363	\$ 3,158	\$ 11,813	\$ 15,791	\$ 112	\$ 1,349	\$ 2,223	\$ 7,345	\$ 11,115
65-69	5	\$ 341	\$ 4,088	\$ 3,158	\$ 20,438	\$ 15,791	\$ 184	\$ 2,208	\$ 2,223	\$ 11,042	\$ 11,115
TTL					\$ 32,251	\$ 31,581				\$ 18,387	\$ 22,230
					SAVINGS	\$ 670				Additional	\$ (3,843)
					RBC rate/yr	\$ 3,158				RBC rate/yr	\$ 2,223
										ADDITIONAL	\$ (3,173)

Source: OMA website, RBC Insurance; Nov 2018

RBC rates are guaranteed renewable. Comparison assumes coverage to 70