

**\$10,000/month; 30-Day Elimination period, Non smoker, Residual coverage included,
 OMA benefit period is 12 months; RBC Insurance benefit period is 15 months**

		FEMALE				
AGE 40	# Years	OMA/mth	OMA BANDED RATES		RBC LEVEL RATE	
			Annual	Total	Annual	Total
Age 35-44	10	\$ 108.00	\$ 1,296	\$ 12,960	\$ 2,002	\$ 20,018
Age 45-54	10	\$ 141.26	\$ 1,695	\$ 16,951	\$ 2,002	\$ 20,018
Age 55-65	10	\$ 189.00	\$ 2,268	\$ 22,680	\$ 2,002	\$ 20,018
Total outlay to 65				\$ 52,591		\$ 60,053
Less OMA rebate (40%)	40%			\$ 21,036		\$ -
Net cost after OMA rebate				\$ 31,555		\$ 60,053
					DIFFERENCE TO AGE 65 WITH RBC	\$ (28,498)

Source: OMA Website, RBC Insurance; Nov 2018 E&OE