

\$10,000/month; 90-Day Elimination period, own occupation coverage, Non smoker

		FEMALE				
AGE 30	# Years	OMA/mth	OMA BANDED RATES		RBC LEVEL RATE	
			Annual	Total	Annual	Total
Age 30-34	5	\$ 167.40	\$ 2,009	\$ 10,044	\$ 3,132	\$ 15,660
Age 35-44	10	\$ 240.30	\$ 2,884	\$ 28,836	\$ 3,132	\$ 31,320
Age 45-54	10	\$ 324.00	\$ 3,888	\$ 38,880	\$ 3,132	\$ 31,320
Age 55-64	10	\$ 333.45	\$ 4,001	\$ 40,014	\$ 3,132	\$ 31,320
Total outlay to 65				\$ 117,774		\$ 93,960
Less OMA rebate (0%)						\$ -
Net cost after OMA rebate				\$ 117,774		\$ 93,960
					SAVINGS TO AGE 65	\$ 23,814

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