

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

AGE 40		FEMALE				
	# Years	OMA/mth	OMA BANDED RATES		RBC LEVEL RATE	
			Annual	Total	Annual	Total
Age 35-44	5	\$ 240.30	\$ 2,884	\$ 14,418	\$ 4,486	\$ 22,429
Age 45-54	10	\$ 324.00	\$ 3,888	\$ 38,880	\$ 4,486	\$ 44,858
Age 55-64	10	\$ 333.45	\$ 4,001	\$ 40,014	\$ 4,486	\$ 44,858
Total outlay to 65				\$ 93,312		\$ 112,144
Less OMA rebate (0%)						\$ -
Net cost after OMA rebate				\$ 93,312		\$ 112,144
				EXPENSE TO 65	\$ 18,832	
				AVERAGE EXPENSE PER YEAR	\$ 753	

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