

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

AGE 45		FEMALE				
	# Years	OMA/mth	OMA BANDED RATES		RBC LEVEL RATE	
			Annual	Total	Annual	Total
Age 45-54	10	\$ 324.00	\$ 3,888	\$ 38,880	\$ 5,037	\$ 50,370
Age 55-64	10	\$ 333.45	\$ 4,001	\$ 40,014	\$ 5,037	\$ 50,370
Total outlay to 65				\$ 78,894		\$ 100,740
Less OMA rebate (0%)						\$ -
Net cost after OMA rebate				\$ 78,894		\$ 100,740
					EXPENSE TO 65	\$ 21,846
					AVERAGE EXPENSE PER YEAR	\$ 1,092

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