

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

AGE 50		FEMALE				
	# Years	OMA/mth	OMA BANDED RATES		RBC LEVEL RATE	
			Annual	Total	Annual	Total
Age 45-54	5	\$ 324.00	\$ 3,888	\$ 19,440	\$ 5,611	\$ 28,054
Age 55-64	10	\$ 333.45	\$ 4,001	\$ 40,014	\$ 5,611	\$ 56,108
Total outlay to 65				\$ 59,454		\$ 84,161
Less OMA rebate (0%)						\$ -
Net cost after OMA rebate				\$ 59,454		\$ 84,161
EXPENSE TO 65						\$ 24,707
AVERAGE EXPENSE PER YEAR						\$ 1,647

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