

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

		FEMALE				
AGE 55	# Years	OMA/mth	OMA BANDED RATES		RBC LEVEL RATE	
			Annual	Total	Annual	Total
Age 55-64	10	\$ 333.45	\$ 4,001	\$ 40,014	\$ 6,341	\$ 63,413
Total outlay to 65				\$ 40,014		\$ 63,413
Less OMA rebate (0%)						\$ -
<b>Net cost after OMA rebate</b>				<b>\$ 40,014</b>		<b>\$ 63,413</b>
<b>EXPENSE TO 65</b>						<b>\$ 23,399</b>
<b>AVERAGE EXPENSE PER YEAR</b>						<b>2,340</b>

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