

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

AGE 60		# Years	FEMALE				
			OMA/mth	OMA BANDED RATES		RBC LEVEL RATE	
				Annual	Total	Annual	Total
Age 60-64		5	\$ 333.45	\$ 4,001	\$ 20,007	\$ 7,041	\$ 35,205
Total outlay to 65					\$ 20,007		\$ 35,205
Less OMA rebate (0%)							\$ -
Net cost after OMA rebate					\$ 20,007		\$ 35,205
						EXPENSE TO 65	\$ 15,198
						AVERAGE EXPENSE PER YEAR	3,040

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