

**Life insurance \$1,000,000 for both physician and spouse**

Over the next 10 years, the physician and spouse will save a total of \$40,323 with RBC *Your term*™ 10 vs OMA Term Plus 75 Group Insurance assuming the same OMA annual premium refund which is not guaranteed.

<b>LIFE INSURANCE \$1,000,000 N/S</b>								
See policy for complete details								
		<b>MALE AGE 50</b>			<b>FEMALE AGE 50</b>			
		OMA Term Plus 75		RBC <i>Your</i>	OMA Term Plus 75		RBC <i>Your</i>	
	Age	OMA/mth	5 Year Band	Term™ 10	OMA/mth	5 Year Band	Term™ 10	
	50	\$ 422.99	\$ 5,076	\$ 1,515	\$ 291.60	\$ 3,499	\$ 1,033	
	51	\$ 422.99	\$ 5,076	\$ 1,515	\$ 291.60	\$ 3,499	\$ 1,033	
	52	\$ 422.99	\$ 5,076	\$ 1,515	\$ 291.60	\$ 3,499	\$ 1,033	
	53	\$ 422.99	\$ 5,076	\$ 1,515	\$ 291.60	\$ 3,499	\$ 1,033	
	54	\$ 422.99	\$ 5,076	\$ 1,515	\$ 291.60	\$ 3,499	\$ 1,033	
	55	\$ 674.09	\$ 8,089	\$ 1,515	\$ 439.19	\$ 5,270	\$ 1,033	
	56	\$ 674.09	\$ 8,089	\$ 1,515	\$ 439.19	\$ 5,270	\$ 1,033	
	57	\$ 674.09	\$ 8,089	\$ 1,515	\$ 439.19	\$ 5,270	\$ 1,033	
	58	\$ 674.09	\$ 8,089	\$ 1,515	\$ 439.19	\$ 5,270	\$ 1,033	
	59	\$ 674.09	\$ 8,089	\$ 1,515	\$ 439.19	\$ 5,270	\$ 1,033	
<b>Total after 10 years</b>			\$ 65,825	\$ 15,150		\$ 43,847	\$ 10,330	
Less OMA Rebate 40%			\$ 26,330	\$ -		\$ 17,539	\$ -	
<b>Net after 10 years</b>			\$ 39,495	\$ 15,150		\$ 26,308	\$ 10,330	
			<b>SAVINGS</b>	<b>\$ 24,345</b>		<b>SAVINGS</b>	<b>\$ 15,978</b>	
						<b>TOTAL SAVINGS</b>	<b>\$ 40,323</b>	

Source: OMA website; OMA rebate at 40% as per 2018; Jan 2019E&OE