

**\$10,000/month; 30-Day Elimination period, Non smoker, Residual coverage included,
 OMA benefit period is 12 months; RBC Insurance benefit period is 15 months**

		MALE					
AGE 30	# Years	OMA/mth	OMA BANDED RATES		RBC LEVEL RATE		
			Annual	Total	Annual	Total	
Age 30-34	5	\$ 84.56	\$ 1,015	\$ 5,074	\$ 1,047	\$ 5,235	
Age 35-44	10	\$ 100.76	\$ 1,209	\$ 12,091	\$ 1,047	\$ 10,470	
Age 45-54	10	\$ 157.46	\$ 1,890	\$ 18,895	\$ 1,047	\$ 10,470	
Age 55-65	10	\$ 224.96	\$ 2,700	\$ 26,995	\$ 1,047	\$ 10,470	
Total outlay to 65				\$ 63,055		\$ 36,645	
Less OMA rebate (40%)		40%		\$ 25,222		\$ -	
Net cost after OMA rebate				\$ 37,833		\$ 36,645	
SAVINGS TO AGE 65 WITH RBC						\$ 1,188	

Source: OMA Website, RBC Insurance; Nov 2018 E&OE