

**\$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 40	# Years	OMA/mth	OMA BANDED RATES		RBC LEVEL RATE	
			Annual	Total	Annual	Total
Age 35-44	10	\$ 100.76	\$ 1,209	\$ 12,091	\$ 1,483	\$ 14,828
Age 45-54	10	\$ 157.46	\$ 1,890	\$ 18,895	\$ 1,483	\$ 14,828
Age 55-65	10	\$ 224.96	\$ 2,700	\$ 26,995	\$ 1,483	\$ 14,828
Total outlay to 65				\$ 57,982		\$ 44,483
Less OMA rebate (40%)	40%			\$ 23,193		\$ -
Net cost after OMA rebate				\$ 34,789		\$ 44,483
DIFFERENCE TO AGE 65 WITH RBC						\$ (9,694)