

**\$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 50	# Years	OMA/mth	OMA BANDED RATES		RBC LEVEL RATE	
			Annual	Total	Annual	Total
Age 45-54	10	\$ 157.46	\$ 1,890	\$ 18,895	\$ 2,429	\$ 24,293
Age 55-65	10	\$ 224.96	\$ 2,700	\$ 26,995	\$ 2,429	\$ 24,293
Total outlay to 65				\$ 45,890		\$ 48,585
Less OMA rebate (40%)	40%			\$ 18,356		\$ -
Net cost after OMA rebate				\$ 27,534		\$ 48,585
					DIFFERENCE TO AGE 65 WITH RBC	\$ (21,051)

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