

**\$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 60	# Years	OMA/mth	OMA BANDED RATES		RBC LEVEL RATE	
			Annual	Total	Annual	Total
Age 60-65	5	\$ 224.96	\$ 2,700	\$ 13,498	\$ 4,453	\$ 22,264
Total outlay to 65				\$ 13,498		\$ 22,264
Less OMA rebate (40%)	40%			\$ 5,399		\$ -
Net cost after OMA rebate				\$ 8,099		\$ 22,264
DIFFERENCE TO AGE 65 WITH RBC						\$ (14,165)

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