

\$10,000/month; 90-Day Elimination period, own occupation coverage, Non smoker

		MALE				
AGE 30	# Years	OMA/mth	OMA BANDED RATES		RBC LEVEL RATE	
			Annual	Total	Annual	Total
Age 30-34	5	\$ 98.55	\$ 1,183	\$ 5,913	\$ 1,727	\$ 8,633
Age 35-44	10	\$ 141.75	\$ 1,701	\$ 17,010	\$ 1,727	\$ 17,265
Age 45-54	10	\$ 228.15	\$ 2,738	\$ 27,378	\$ 1,727	\$ 17,265
Age 55-64	10	\$ 252.45	\$ 3,029	\$ 30,294	\$ 1,727	\$ 17,265
Total outlay to 65				\$ 80,595		\$ 51,795
Less OMA rebate (0%)						\$ -
Net cost after OMA rebate				\$ 80,595		\$ 51,795
SAVINGS TO AGE 65						\$ 28,800

Source: OMA Website, RBC Insurance; Jan 2019 E&OE