

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

AGE 40		MALE				
	# Years	OMA/mth	OMA BANDED RATES		RBC LEVEL RATE	
			Annual	Total	Annual	Total
Age 35-44	5	\$ 141.75	\$ 1,701	\$ 8,505	\$ 2,674	\$ 13,369
Age 45-54	10	\$ 228.15	\$ 2,738	\$ 27,378	\$ 2,674	\$ 26,738
Age 55-64	10	\$ 252.45	\$ 3,029	\$ 30,294	\$ 2,674	\$ 26,738
Total outlay to 65				\$ 66,177		\$ 66,844
Less OMA rebate (0%)						\$ -
Net cost after OMA rebate				\$ 66,177		\$ 66,844
					EXPENSE TO 65	\$ 667
					AVERAGE EXPENSE PER YEAR	\$ 27

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