

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

		MALE				
AGE 45	# Years	OMA/mth	OMA BANDED RATES		RBC LEVEL RATE	
			Annual	Total	Annual	Total
Age 45-54	10	\$ 228.15	\$ 2,738	\$ 27,378	\$ 3,350	\$ 33,503
Age 55-64	10	\$ 252.45	\$ 3,029	\$ 30,294	\$ 3,350	\$ 33,503
Total outlay to 65				\$ 57,672		\$ 67,005
Less OMA rebate (0%)						\$ -
Net cost after OMA rebate				\$ 57,672		\$ 67,005
					EXPENSE TO 65	\$ 9,333
					AVERAGE EXPENSE PER YEAR	\$ 467

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