

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

		MALE				
AGE 50	# Years	OMA/mth	OMA BANDED RATES		RBC LEVEL RATE	
			Annual	Total	Annual	Total
Age 45-54	5	\$ 228.15	\$ 2,738	\$ 13,689	\$ 4,314	\$ 21,570
Age 55-64	10	\$ 252.45	\$ 3,029	\$ 30,294	\$ 4,314	\$ 43,140
Total outlay to 65				\$ 43,983		\$ 64,710
Less OMA rebate (0%)						\$ -
Net cost after OMA rebate				\$ 43,983		\$ 64,710
EXPENSE TO 65						\$ 20,727
AVERAGE EXPENSE PER YEAR						\$ 1,382

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