

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

		MALE				
AGE 55	# Years	OMA/mth	OMA BANDED RATES		RBC LEVEL RATE	
			Annual	Total	Annual	Total
Age 55-64	10	\$ 252.45	\$ 3,029	\$ 30,294	\$ 5,399	\$ 53,985
Total outlay to 65				\$ 30,294		\$ 53,985
Less OMA rebate (0%)						\$ -
Net cost after OMA rebate				\$ 30,294		\$ 53,985
					EXPENSE TO 65	\$ 23,691
					AVERAGE EXPENSE PER YEAR	2,369

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