

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

		MALE				
AGE 60	# Years	OMA/mth	OMA BANDED RATES		RBC LEVEL RATE	
			Annual	Total	Annual	Total
Age 60-64	5	\$ 252.45	\$ 3,029	\$ 15,147	\$ 6,052	\$ 30,260
Total outlay to 65				\$ 15,147		\$ 30,260
Less OMA rebate (0%)						\$ -
Net cost after OMA rebate				\$ 15,147		\$ 30,260
					EXPENSE TO 65	\$ 15,113
					AVERAGE EXPENSE PER YEAR	3,023

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