

LIFE INSURANCE \$1,000,000 N/S

See policy for complete details

Age	MALE AGE 55			FEMALE AGE 55		
	OMA/mth	OMA Term Plus 75 5 Year Band	RBC Your TermTM 10	OMA/mth	OMA Term Plus 75 5 Year Band	RBC Your TermTM 10
55	\$ 674.09	\$ 8,089	\$ 2,711	\$ 439.19	\$ 5,270	\$ 1,751
56	\$ 674.09	\$ 8,089	\$ 2,711	\$ 439.19	\$ 5,270	\$ 1,751
57	\$ 674.09	\$ 8,089	\$ 2,711	\$ 439.19	\$ 5,270	\$ 1,751
58	\$ 674.09	\$ 8,089	\$ 2,711	\$ 439.19	\$ 5,270	\$ 1,751
59	\$ 674.09	\$ 8,089	\$ 2,711	\$ 439.19	\$ 5,270	\$ 1,751
60	\$ 1,030.49	\$ 12,366	\$ 2,711	\$ 670.49	\$ 8,046	\$ 1,751
61	\$ 1,030.49	\$ 12,366	\$ 2,711	\$ 670.49	\$ 8,046	\$ 1,751
62	\$ 1,030.49	\$ 12,366	\$ 2,711	\$ 670.49	\$ 8,046	\$ 1,751
63	\$ 1,030.49	\$ 12,366	\$ 2,711	\$ 670.49	\$ 8,046	\$ 1,751
64	\$ 1,030.49	\$ 12,366	\$ 2,711	\$ 670.49	\$ 8,046	\$ 1,751
Total after 10 years		\$ 102,275	\$ 27,110		\$ 66,581	\$ 17,510
Less OMA Rebate 40%		\$ 40,910	\$ -		\$ 26,632	\$ -
Net after 10 years		\$ 61,365	\$ 27,110		\$ 39,948	\$ 17,510
		SAVINGS \$ 34,255			SAVINGS \$ 22,438	
				TOTAL SAVINGS \$ 56,693		

Source: OMA website; OMA rebate at 40% as per 2018; Jan 2019E&OE