

DISABILITY INSURANCE

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

		FEMALE					
AGE 35	# Years	OMA/mth	OMA BANDED RATES		RBC LEVEL RATE		
			Annual	Total	Annual	Total	
Age 35-44	10	\$ 240.30	\$ 2,884	\$ 28,836	\$ 3,849	\$ 38,490	
Age 45-54	10	\$ 324.00	\$ 3,888	\$ 38,880	\$ 3,849	\$ 38,490	
Age 55-64	10	\$ 333.45	\$ 4,001	\$ 40,014	\$ 3,849	\$ 38,490	
Total outlay to 65				\$ 107,730		\$ 115,470	
Less OMA rebate (0%)						\$ -	
Net cost after OMA rebate				\$ 107,730		\$ 115,470	
				EXPENSE TO 65		\$ 7,740	
				AVERAGE EXPENSE PER YEAR		\$ 258	

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