

DISABILITY INSURANCE

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

		MALE				
AGE 35	# Years	OMA/mth	OMA BANDED RATES		RBC LEVEL RATE	
			Annual	Total	Annual	Total
Age 35-44	10	\$ 141.75	\$ 1,701	\$ 17,010	\$ 2,100	\$ 21,000
Age 45-54	10	\$ 228.15	\$ 2,738	\$ 27,378	\$ 2,100	\$ 21,000
Age 55-64	10	\$ 252.45	\$ 3,029	\$ 30,294	\$ 2,100	\$ 21,000
Total outlay to 65				\$ 74,682		\$ 63,000
Less OMA rebate (0%)						\$ -
Net cost after OMA rebate				\$ 74,682		\$ 63,000
					SAVINGS TO 65	\$ 11,682

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