

**LIFE INSURANCE COMPARISON \$1,000,000 FOR 20 YEARS**

<b>FEMALE AGE 40</b>			
Age	OMA/mth	OMA Term Plus 75	RBC YourTermTM 20
		<u>5 Year Band</u>	<u>20 Year Band</u>
40	\$101.69	\$ 1220	\$ 639
41	\$101.69	\$ 1220	\$ 639
42	\$101.69	\$ 1220	\$ 639
43	\$101.69	\$ 1220	\$ 639
44	\$101.69	\$ 1220	\$ 639
45	\$175.50	\$ 2106	\$ 639
46	\$175.50	\$ 2106	\$ 639
47	\$175.50	\$ 2106	\$ 639
48	\$175.50	\$ 2106	\$ 639
49	\$175.50	\$ 2106	\$ 639
50	\$291.60	\$ 3499	\$ 639
51	\$291.60	\$ 3499	\$ 639
52	\$291.60	\$ 3499	\$ 639
53	\$291.60	\$ 3499	\$ 639
54	\$291.60	\$ 3499	\$ 639
55	\$439.19	\$ 5270	\$ 639
56	\$439.19	\$ 5270	\$ 639
57	\$439.19	\$ 5270	\$ 639
58	\$439.19	\$ 5270	\$ 639
59	\$439.19	\$ 5270	\$ 639
<b>Total after 20 years</b>		<b>\$ 60,479</b>	<b>\$ 12,788</b>
<b>Less OMA Rebate 40%</b>		<b>\$ 24,192</b>	<b>\$ -</b>
<b>Net after 20 years</b>		<b>\$ 36,287</b>	<b>\$ 12,788</b>
		<b>SAVINGS</b>	<b>\$ 23,499</b>

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

Assumes 2018 rebate continues at the same level - not guaranteed