

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

MALE AGE 30			
Age	OMA/mth	OMA Term Plus 75	RBC YourTermTM 20
		<u>5 Year Band</u>	<u>20 Year Band</u>
30	\$64.80	\$ 778	\$ 567
31	\$64.80	\$ 778	\$ 567
32	\$64.80	\$ 778	\$ 567
33	\$64.80	\$ 778	\$ 567
34	\$64.80	\$ 778	\$ 567
35	\$98.99	\$ 1188	\$ 567
36	\$98.99	\$ 1188	\$ 567
37	\$98.99	\$ 1188	\$ 567
38	\$98.99	\$ 1188	\$ 567
39	\$98.99	\$ 1188	\$ 567
40	\$140.40	\$ 1685	\$ 567
41	\$140.40	\$ 1685	\$ 567
42	\$140.40	\$ 1685	\$ 567
43	\$140.40	\$ 1685	\$ 567
44	\$140.40	\$ 1685	\$ 567
45	\$254.69	\$ 3056	\$ 567
46	\$254.69	\$ 3056	\$ 567
47	\$254.69	\$ 3056	\$ 567
48	\$254.69	\$ 3056	\$ 567
49	\$254.69	\$ 3056	\$ 567
Total after 20 years		\$ 33,533	\$ 11,330
Less OMA Rebate 40%		\$ 13,413	\$ -
Net after 20 years		\$ 20,120	\$ 11,330
		SAVINGS	\$ 8,790

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

Assumes 2018 rebate continues at the same level - not guaranteed