

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

MALE AGE 40			
Age	OMA/mth	OMA Term Plus 75	RBC YourTermTM 20
		<u>5 Year Band</u>	<u>20 Year Band</u>
40	\$140.40	\$ 1685	\$ 895
41	\$140.40	\$ 1685	\$ 895
42	\$140.40	\$ 1685	\$ 895
43	\$140.40	\$ 1685	\$ 895
44	\$140.40	\$ 1685	\$ 895
45	\$254.69	\$ 3056	\$ 895
46	\$254.69	\$ 3056	\$ 895
47	\$254.69	\$ 3056	\$ 895
48	\$254.69	\$ 3056	\$ 895
49	\$254.69	\$ 3056	\$ 895
50	\$422.99	\$ 5076	\$ 895
51	\$422.99	\$ 5076	\$ 895
52	\$422.99	\$ 5076	\$ 895
53	\$422.99	\$ 5076	\$ 895
54	\$422.99	\$ 5076	\$ 895
55	\$674.09	\$ 8089	\$ 895
56	\$674.09	\$ 8089	\$ 895
57	\$674.09	\$ 8089	\$ 895
58	\$674.09	\$ 8089	\$ 895
59	\$674.09	\$ 8089	\$ 895
Total after 20 years		\$ 89,530	\$ 17,900
Less OMA Rebate 40%		\$ 35,812	\$ -
Net after 20 years		\$ 53,718	\$ 17,900
		SAVINGS	\$ 35,818

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

Assumes 2018 rebate continues at the same level - not guaranteed