

**LIFE INSURANCE COMPARISON \$1,000,000 FOR 10 YEARS**

<b>MALE AGE 50</b>			
Age	OMA/mth	OMA Term Plus 75	RBC YourTermTM 10
		<u>5 Year Band</u>	<u>10 Year Band</u>
50	\$422.99	\$ 5076	\$ 1292
51	\$422.99	\$ 5076	\$ 1292
52	\$422.99	\$ 5076	\$ 1292
53	\$422.99	\$ 5076	\$ 1292
54	\$422.99	\$ 5076	\$ 1292
55	\$674.09	\$ 8089	\$ 1292
56	\$674.09	\$ 8089	\$ 1292
57	\$674.09	\$ 8089	\$ 1292
58	\$674.09	\$ 8089	\$ 1292
59	\$674.09	\$ 8089	\$ 1292

Total after 20 years		\$ 65,825	\$ 12,919
Less OMA Rebate 40%		\$ 26,330	\$ -
<b>Net after 20 years</b>		<b>\$ 39,495</b>	<b>\$ 12,919</b>
		<b>SAVINGS</b>	<b>\$ 26,576</b>

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

Assumes 2018 rebate continues at the same level - not guaranteed