

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

<b>FEMALE AGE 30</b>			
Age	OMA/mth	OMA Term Plus 75	RBC YourTermTM 20
		<u>5 Year Band</u>	<u>20 Year Band</u>
30	\$42.29	\$ 507	\$ 419
31	\$42.29	\$ 507	\$ 419
32	\$42.29	\$ 507	\$ 419
33	\$42.29	\$ 507	\$ 419
34	\$42.29	\$ 507	\$ 419
35	\$75.60	\$ 907	\$ 419
36	\$75.60	\$ 907	\$ 419
37	\$75.60	\$ 907	\$ 419
38	\$75.60	\$ 907	\$ 419
39	\$75.60	\$ 907	\$ 419
40	\$101.69	\$ 1220	\$ 419
41	\$101.69	\$ 1220	\$ 419
42	\$101.69	\$ 1220	\$ 419
43	\$101.69	\$ 1220	\$ 419
44	\$101.69	\$ 1220	\$ 419
45	\$175.50	\$ 2106	\$ 419
46	\$175.50	\$ 2106	\$ 419
47	\$175.50	\$ 2106	\$ 419
48	\$175.50	\$ 2106	\$ 419
49	\$175.50	\$ 2106	\$ 419
<b>Total after 20 years</b>		<b>\$ 23,705</b>	<b>\$ 8,378</b>
<b>Less OMA Rebate 40%</b>		<b>\$ 9,482</b>	<b>\$ -</b>
<b>Net after 20 years</b>		<b>\$ 14,223</b>	<b>\$ 8,378</b>
		<b>SAVINGS</b>	<b>\$ 5,845</b>

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

Assumes 2018 rebate continues at the same level - not guaranteed