

## BUYING YOUNG MEANS LONG TERM SAVINGS!

The following assumption is for coverage totalling \$6,000 per month, 90 day elimination period, COLA, Own OCC and FIO Riders purchased at age 30.

### MALE – NONSMOKER

AGE	OMA ANNUAL PREMIUMS*	PRIVATE INSURER ANNUAL PREMIUM**
30	\$1,188	\$1,450
35	\$1,771	\$1,450
45	\$2,921	\$1,450
55-65	\$2,932	\$1,450
<b>TOTAL</b>	<b>\$82,180</b>	<b>\$50,750</b>

Private Premium Guaranteed to age 65!

More than \$30,000 in SAVINGS!

### FEMALE – NONSMOKER

AGE	OMA ANNUAL PREMIUMS*	PRIVATE INSURER ANNUAL PREMIUM**
30	\$1,593	\$2,450
35	\$2,358	\$2,450
45	\$3,281	\$2,450
55-65	\$3,072	\$2,450
<b>TOTAL</b>	<b>\$95,075</b>	<b>\$85,750</b>

Private Premium Guaranteed to age 65!

More than \$10,000 in SAVINGS!

\* OMA premiums are based on the current rate structure and increase in 10 year age bands, and can be subject to change at any time. OMA Insurance offers premium refunds, however, not guaranteed. On average refunds have been about 30%. Contract provisions are not guaranteed and policy may be cancelled by the association.

\*\*Private premiums are guaranteed to age 65. Annual premiums are an average cost in today's market. The contract is guaranteed and non cancellable to age 65. You own and control the contract.

**Association membership is mandatory to access their financial advice and products.**

2009 OMA Fees  
2009 MD Financial Fees

\$1,730  
\$ 390

**TOTAL: \$60,550**  
**TOTAL: \$13,650**

OVER \$70,000 in Fees in a 35 year period!

OMA and MD Fees are based on regular membership dues for practicing physicians. Reduced fees are available for other categories. Fees are not guaranteed and can be subject to change.

To maintain OMA coverage for the purpose of maintaining insurance outside the province of Ontario is \$50 annually.