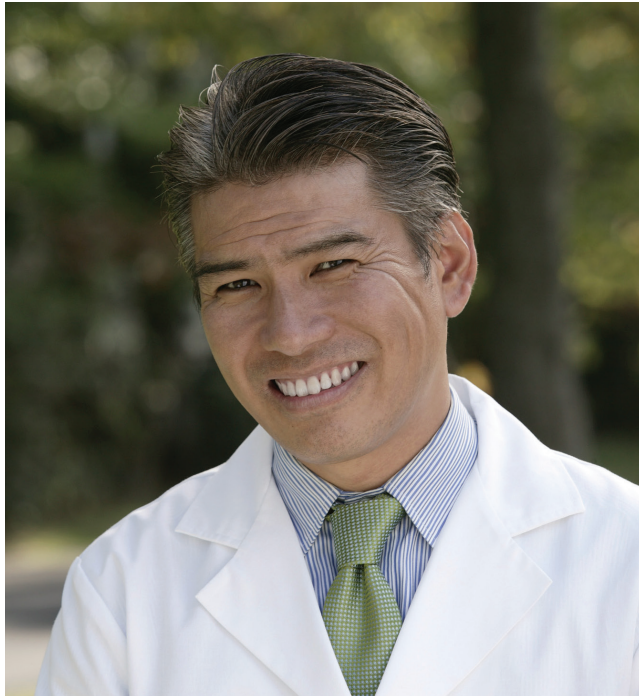


# Disability Income Insurance



Consider this: If your current income is \$5,000 per month you will earn over \$4 million between now and age 65\*. Your earning power is extremely valuable. What are the chances you may become disabled? Take a look at the table below which indicates the probability of disability and its duration.

Your Age	Chance of Being Disabled Longer Than 90 Days	Average Length of Disability After 90 Days
25	58%	1.2 years
30	54%	2.5 years
35	50%	2.8 years
40	45%	3.1 years
45	40%	3.2 years
50	30%	3.1 years
55	25%	2.6 years
60	14%	1.6 years

Source: Canada Life, Commissioner's IDA Morbidity and Commissioner's SO Mortality Tables, Society of Actuaries.

Most people's greatest asset is their ability to earn an income. When you stop to think about it, it's our income which pays for the lifestyle we lead. Having car insurance, fire insurance and home insurance is essential. How comfortable would you be living in a home without fire insurance, or driving your car without insurance protection? However, the chances of your home burning down or your car being involved in a serious accident are much lower than your chance of becoming disabled.

## Your Greatest Asset Is Your Earning Power

If we insure our assets, then doesn't it make sense to insure the source of our assets? Disability income insurance is designed to replace a portion of your income in the event you become disabled due to accident or sickness.

**For more information, speak with your BMO financial professional.**

\*Based on a male age 35 assuming a 5% annual increase in salary.

BMO Financial Group provides this publication to clients for informational purposes only. The information herein reflects information available at the date hereof. It is based on sources that we believe to be reliable, but is not guaranteed by us, may be incomplete, or may change without notice. It is intended as advice of a general nature and is not to be construed as specific advice to any particular person nor with respect to any specific risk or insurance product.

Comments included in this publication are not intended to be legal advice or a definitive analysis of tax applicability or trusts and estates law. Such comments are general in nature for illustrative purposes only. Professional advice regarding an individual's particular position should be obtained. You should consult an independent insurance broker or advisor of your own choice for advice on your insurance needs, and seek independent legal and/or tax advice on your personal circumstances.

© "BMO (M-bar roundel symbol)" is a registered trade-mark of Bank of Montreal, used under licence.

**BMO**  **Financial Group**

Making money make sense®