

# Critical Illness Insurance

**This Session:**

Presenting and Closing a Critical Illness Sale

**Goal:**

To Present and Close the Sale of a Critical Illness Product





## Why Critical Insurance Matters

**Here is a thank-you letter from a satisfied new client whose health crisis was eased by the payout from her Critical Illness Insurance Plan. Reprinted by permission, to encourage you to consider a review of your protection plans.**

Dear

May I take this opportunity to personally thank you for your valuable professional services which was made even more significant today with me receiving a cheque for \$200,000 dated November 17, 2009.

I am so glad that less than a year ago, in December 2008, you reviewed my insurance protection as I suspected I was sold the wrong products and was paying too much. After your thorough review, you presented options which were clearly tailored to my particular situation and to my advantage. By your excellent advice, you saved me both money on my plans and increased my coverage an additional \$100,000.

After one application – the Critical Illness Insurance application – was approved, but with exclusions on skin cancer and colon cancer, you advised me to take it regardless. Little did I know that I'd be diagnosed with breast cancer ten months later. Thank God I followed your expertise as I would never have expected to need this coverage.

Of course, I'd rather be healthy, but \$200,000 tax-free money will assist my family a lot towards paying off my mortgage, paying all other bills, as well as alleviate the worry if I am unable to work for the next several months. Thanks to you and Canada Life I can now concentrate on my recovery.

I suggest you use me as an example to all your clients considering life insurance or critical illness insurance. I am only 45 years young with no prior breast cancer history in my family. I would never have guessed that purchasing an insurance policy like this one would be used. Thankfully my premiums were worth every penny. I am also incredibly impressed with the fact that Canada Life also makes a personal donation to a charity of my choice along with my payout. I was treated by all concerned with empathy and care. Thank you personally for helping me through this current health crisis. Please also send my personal thanks to your wonderful assistant, Kim as well as the kind staff that reviewed my claim. By their quick action and compassion, I can now concentrate on getting well.

God Bless,

Realtor with Homelife Benchmark Realty



# An Overview of Critical Illness Insurance

## What is it?

It is a financial product that protects you from the financial effects of cancer, heart attack, stroke and about 20 other conditions.

## How does it work?

Upon diagnosis you are paid a single, lump sum previously agreed upon amount. The minimum amount you can stipulate is \$25,000 and the maximum amount is \$2,000,000. The payment is free of tax.

## What is the chance I will make a claim?

Unfortunately, it is high. For a 45 year old man, the actuarial likelihood of contracting a covered condition by 75 is over 50%. For a woman it is slightly under 50%. This is a 50% greater risk than death in that period, and massively more likely than other things we insure against, such as a house fire. It was the recognition that we commonly and prudently insure against these smaller risks that led Dr Marius Bernard, a South African Surgeon, to work to have the insurance industry create the product.

## What illnesses are covered?

Currently, covered conditions generally include (depending in the insurer):

- Cancer
- Coronary Artery Disease requiring surgery
- Coronary Angioplasty
- Heart Valve Replacement
- Heart Attack
- Stroke
- Alzheimer's Disease
- Aortic Surgery
- Benign Brain Tumor
- Blindness
- Coma
- Deafness
- Kidney Failure
- Loss of Limbs
- Loss of Speech
- Major Organ Transplantation & Waiting List
- Motor Neuron Disease (ALS)
- Multiple Sclerosis
- Occupational HIV injury
- Paralysis
- Parkinson's Disease
- Severe Burns



**What Kinds of claims have been made?**

Here is a sampling:

Dentist	Age 42	Prostate Cancer	\$500,000
Farmer	48	Heart Attack	\$400,000
Lawyer	38	Testicular Cancer	\$250,000
Business Owner	56	Prostate Cancer	\$100,000
Photographer	46	Parkinson's	\$50,000
Sales Rep	42	Breast Cancer	\$50,000
Broker	52	Heart Attack	\$50,000

Claims by illness for one insurer, Manulife, are as follows:

- 70% Cancer
- 19% Heart Attack
- 5% Stroke
- 4% Coronary Artery Disease and Surgery
- 2% Multiple Sclerosis

Other useful information:

- Heart Attack
  - 75,000 Canadian have a heart attack each year
  - Chance of heart disease over lifetime is 1 in 4
  - 50% of all heart attack victims survive
- Cancer
  - 136,000 were diagnosed with cancer in 2002
  - 1 in 2.5 males and 1 in 2.8 females are not covered by Medicare
  - 50% of all people told they have cancer today will be alive in 5 years
- Stroke
  - 40,000-50,000 Canadians have a stroke every year
  - The risk of stroke before the age of 70 is 1 in 20
  - 85% of all stroke victims survive
  - 60% of all stroke victims suffer a disability



## Frequently Asked Critical Insurance Questions

### **You receive, say, \$300,000 – What may you spend the money on?**

There are no restrictions on where the money can be spent; the money is paid to you in a single cheque. Usually, though, it goes to increased expenses, living costs, extended recovery time or out-of-country treatments. Here are some points to consider:

- The Canadian Cancer Society estimates 60% of cancer costs are not covered by medical insurance.
- New aggressive medication is expensive and as a consequence there is a financial reluctance by medical plans to cover such medication. We have had discussions with oncologists who inform us they find themselves advising patients of alternate drug therapies, where the decision is based on cost and plan coverage. CBC on September 17, 2004 reported on one medication, not covered, that costs \$215,000 a year. While not in common, this is a real risk.
- Our health care system continues usually to provide prompt, skilled treatment. At times; however, Canadians opt for treatment on their timeframe, in the US. Various studies have attempted to quantify how frequently this is occurring, but it is an increasing trend.

### **What about my Disability Insurance?**

Disability Insurance is important, in that it covers some things not covered by critical illness plans (stress, soft tissue injury, mental health issues, for instance). On the other hand, Critical Illness Insurance pays you in circumstances where Disability Insurance may not, such as some cancers or heart attack. Disability Insurance pays when you are unable to perform the duties of your occupation, a subjective test. Critical Illness uses an objective test – you had a heart attack, cancer or stroke. Disability Insurance is also meant to encourage you to return to work, which is why only 50% to 60% of income (at most) is replaced. But where do you pay for increased costs and expenses? That is where Critical Illness Insurance fits in.

### **Why not self-insurance?**

You could rely on investments or other assets, but given the likelihood of the risk, is this good idea? Almost certainly not, at current prices for Critical Illness Insurance. We often refer to it as Asset Protection Insurance. Recovering from a heart attack or stroke is not the time to worry about which assets to sell.



## Additional Critical Insurance Benefits

### Any other benefits?

Yes, two substantial benefits:

- **Best Doctors.** You found out last night that you have cancer. Of utmost concern today is that you have the best possible care. Where do you get that information? The Critical Illness plans we usually recommend include membership in Best Doctors, a US company associated with the Harvard School of Medicine that provides its subscribers with:
  - Peer-review based recommendations of specialists, locally and internationally;
  - A review of your diagnosis and prescribed treatment;
  - Assistance on arranging treatment where you desire
- **Return of Premium.** A critical Illness Plan can be arranged so that if you either die or reach age 75 (earlier is possible, also) without a critical illness, all premiums are returned to you. There is considerable discussion on whether this benefit will be offered in the future. Its present availability is one reason we strongly recommend this product at this time. With this benefit included, the cost of the protection is the lost opportunity only. In our judgment, this is incredibly cheap protection.



## Critical Illness Interesting Facts

### Major Reasons for Mortgage Foreclosures

- 3% due to death
  - 20% due to bankruptcy
  - 47% due to major illness
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- Canada has the second highest rate of Breast Cancer in the World
  - Smoking & obesity are related to 67% of cancer
  - More than 50% of people diagnosed with common cancers will survive 5 years or longer
  - The Canadian Cancer Society estimated that 67% of costs related to cancer treatment come from indirect expenses not covered by provincial health plans
  - The Prairie Provinces have a higher number of MS incidents than the rest of Canada
  - People are living longer, often with a life threatening illness. Hence, creating financial hardship for the survivor and family.
  - Michael J Fox was diagnosed with Parkinson's at age 30. Parkinson's destroys dopamine in the brain, a chemical that controls motor functions.
  - Christopher Reeves became paralyzed from the neck down at age 43. He declared personal bankruptcy due to the high costs of his injury.
  - Our life expectancy has almost doubled since 1900. The #1 & #2 killers in 1900 were Pneumonia and Tuberculosis and in 1998 they were Heart Disease and Cancer.
  - Sharks apparently are the only animals that never get sick. As far as is known, they are immune to every known disease including cancer
  - If one person in your family has a heart disease, the chances of you having heart disease increases by 204%
  - If two people in your family have breast cancer, your chances of getting cancer goes up by 400%

# Needs Analysis for Critical Illness Insurance

Client Name: \_\_\_\_\_ Client Signature: \_\_\_\_\_

Opportunity	Cost
<b>Access the newest cutting edge treatments</b> <ul style="list-style-type: none"> <li>- Seek the best cancer treatment available</li> <li>- Anti-Nausea medication</li> </ul>	\$
<b>Skip waiting lists</b> <ul style="list-style-type: none"> <li>- MRI or CT Scan</li> <li>- Have operations/procedures done privately</li> </ul>	\$
<b>Replace lost wages</b> <ul style="list-style-type: none"> <li>- 2x salary</li> </ul>	\$
<b>Have spouse take a leave of absence to provide care and support during treatment</b> <ul style="list-style-type: none"> <li>- 3 months / 6 months' salary</li> </ul>	\$
<b>Pay off mortgage and debt</b> <ul style="list-style-type: none"> <li>- Total or to make monthly payments for 1-2 years</li> </ul>	\$
<b>Modify home to accommodate change in physical or mental capacity</b> <ul style="list-style-type: none"> <li>- Update hardware in bathrooms</li> <li>- Install a lift to move from floor to floor</li> </ul>	\$
<b>Pay for hotels on treatment days to avoid lengthy commutes</b>	\$
<b>Hire a nanny to keep things as normal as possible for children</b>	\$
<b>Well-deserved family vacation post recovery</b> <ul style="list-style-type: none"> <li>- Trip to an all-inclusive resort for the whole family</li> </ul>	\$
<b>Fund a career change post recovery</b>	\$
<b>Take care of "bucket list" items</b> <ul style="list-style-type: none"> <li>- Travel the world</li> <li>- Buy that sports car you always dreamed of</li> </ul>	\$
<b>Total Critical Illness Needs</b>	\$



# **Methods Presentation**

Critical Illness Insurance

**METHODS**  
Independent Role  
 Build Wealth  
 Protect What Matters Most

## Main Menu

-  [Introduction To Planning Process](#)
-  [Life Insurance](#)
-  [Disability Insurance](#)
-  [Critical Illness Insurance](#)
-  [Long Term Care Insurance](#)
-  [Wealth Accumulation](#)

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**METHODS**  
Independent Role  
 Build Wealth  
 Protect What Matters Most

## Critical Illness Insurance

- [Concept of Lifestyle Protection](#)
- [Concept of Retirement Protection](#)
- [Product Features](#)

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**METHODS**  
Understanding Age  
 Better Wealth  
 Proven What Matters Most

## Agenda

1. Why was critical illness insurance invented?
2. What is the need?
3. Where does it fit in your plan?
4. Which type is best for you?




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**METHODS**  
Understanding Age  
 Better Wealth  
 Proven What Matters Most

## Critical Illness Insurance



Critical Illness Insurance was invented by Dr. Marius Barnard (a heart surgeon) and was first introduced in South Africa in 1983

Dr. Marius Barnard, MD  
 Brother of Dr. Christian Barnard who performed the world's first open heart surgery.

*"Now we can prolong life but with what quality?"*  
 by Dr. Barnard

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**METHODS**  
Understanding Age  
 Better Wealth  
 Proven What Matters Most

## Dr. Barnard's Motivation



Due to earlier diagnosis and better treatment options, people were not passing away when diagnosed with serious illnesses.

**Good news:** People not using their life insurance when they first faced illness

**Bad news:** Their lives were still impacted financially and emotionally and no relief from insurance industry

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**METHODS**  
 Unprecedented Scope  
 Better Wealth  
 Proven What Matters Most

## Dr. Barnard's Vision for Critical Illness



Dr. Marcus Barnard, MD  
 Brother of Dr. Christiaan Barnard  
 who performed the world's first  
 open heart surgery.

Cover the serious illnesses and life events only

Since only the big things covered, require no proof of economic loss, medical bills, receipts or lost wages

If people survive 30 days (do not use their life insurance), simply give them the money and let them decide how best it helps their recovery

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**METHODS**  
 Unprecedented Scope  
 Better Wealth  
 Proven What Matters Most

## Critical Illness Insurance



Provides a tax free lump sum of cash:

- ▶ Diagnosis and survival (30 days)  
Cash can be used for **ANYTHING**
- ▶ "Jump the queue"
- ▶ Cover Canadian medical costs not covered by the Government Health Plan
- ▶ Focus on recovery
- ▶ Retire or holiday

How would you use it if you were diagnosis with critical illness?

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**METHODS**  
 Unprecedented Scope  
 Better Wealth  
 Proven What Matters Most

## Critical Illness Insurance

What is covered:

**The Big 4**

- Heart Attack
- Cancer
- Stroke
- Coronary Artery Bypass Surgery

**And More**

- Parkinson's Disease
- Alzheimer's Disease
- Multiple Sclerosis
- Major Organ Transplant
- Heart Valve Replacement
- Kidney Failure
- Occupational HIV
- Benign Brain Tumor
- Aortic Surgery
- Motor Neuron Disease
- Coma
- Paralysis
- Loss of Independent Existence
- Severe Burns
- Loss of Limbs
- Loss of Speech
- Deafness
- Blindness

Free Best Doctor Program

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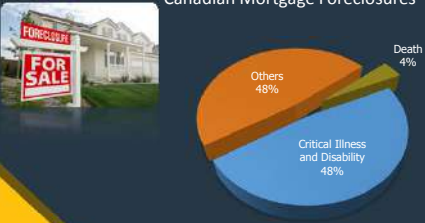
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**METHODS**  
 Understanding Risk  
 Better Wealth  
 Proven Wealth Matters Most

## Critical Illness Insurance

Canadian Mortgage Foreclosures



Reason	Percentage
Critical Illness and Disability	48%
Others	48%
Death	4%

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**METHODS**  
 Understanding Risk  
 Better Wealth  
 Proven Wealth Matters Most

## Critical Illness Insurance

The probability of surviving a critical illness before age 65 is almost twice as great as dying

- ▶ Health Education
- ▶ Earlier Diagnosis
- ▶ Medical Technologies
- ▶ Global Treatments




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**METHODS**  
 Understanding Risk  
 Better Wealth  
 Proven Wealth Matters Most

## Critical Illness Insurance

Which insurable risk would have the biggest impact on your life?

- ▶ Car stolen
- ▶ House broken into
- ▶ House fire
- ▶ Loss of jewelry and valuables
- ▶ Cancer diagnosis




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**METHODS**  
 Understanding Risk  
 Better Wealth  
 Proven What Matters Most

## Critical Illness Insurance

### Compare The Risk...

The likelihood of someone being diagnosed with an illness before age 75 is...



Male Statistics



Female Statistics

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**METHODS**  
 Understanding Risk  
 Better Wealth  
 Proven What Matters Most

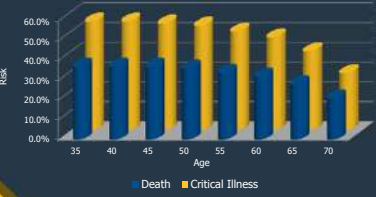
## Critical Illness Insurance

### The Risk of Critical Illness...

Compared to the MALE risk before age 75



Male Statistics



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**METHODS**  
 Understanding Risk  
 Better Wealth  
 Proven What Matters Most

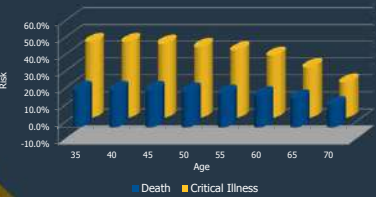
## Critical Illness Insurance

### The Risk of Critical Illness...

Compared to the FEMALE risk before age 75



Female Statistics



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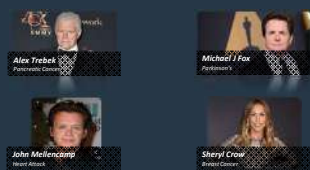
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**METHODS**  
 Understanding Risk  
 Build Wealth  
 Protect What Matters Most

### Healthy Not Immune to Major Illness / Events

ALL would have collected under a Critical Illness Insurance Plan



Healthy = More likely to **survive** from a critical illness

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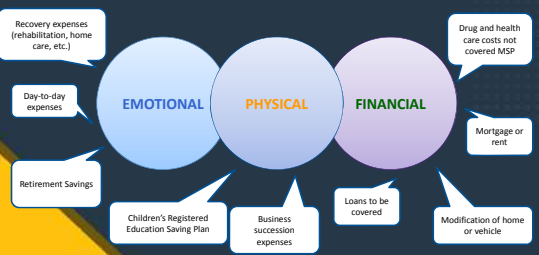
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**METHODS**  
 Understanding Risk  
 Build Wealth  
 Protect What Matters Most

### Critical Illness Insurance

The good news is you will likely survive but ...




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**METHODS**  
 Understanding Risk  
 Build Wealth  
 Protect What Matters Most

### Critical Illness Insurance



- ▶ Who do you know that has faced a Critical Illness?
- ▶ Were there emotional, physical or financial issues?
- ▶ Would cash have helped?

**How?**

- ▶ If you were diagnosed today, what would be your immediate concern?

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**METHODS**  
 Understand Risk  
 Build Wealth  
 Protect What Matters Most

## Critical Illness Insurance

In the ideal world, what would you want?

- ▶ Find the best doctor?
- ▶ Cash?
  - > Minimum 6 months income
  - > Maximum 5 years income + mortgage free

How much protection would you want?

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**METHODS**  
 Understand Risk  
 Build Wealth  
 Protect What Matters Most

## What Does It Cost?

There are 2 options:

1

Permanent coverage  
(Level for life with return of premium)

Suffer CI...get lump-sum  
Die...get premiums back  
Live no claim...premiums back

2

Lower initial cash flow  
(Temporary option)

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**METHODS**  
 Understand Risk  
 Build Wealth  
 Protect What Matters Most

## The Changing Need

Critical Illness Insurance Solutions

The right critical illness insurance solution for you depends on your immediate needs and long-term goals. Term CI insurance and permanent CI insurance are two very different kinds of protection that satisfy different needs.

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**METHODS**  
Understanding Risk  
 Better Wealth  
 Proven Wealth Matters Most

## Critical Illness Insurance

Protecting Your Retirement Savings  
 With Critical Illness Insurance




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**METHODS**  
Understanding Risk  
 Better Wealth  
 Proven Wealth Matters Most

## Retirement Planning Protection

**Question:**  
 Where would most Canadians go to  
 access cash in an emergency?

**Answer:**




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**METHODS**  
Understanding Risk  
 Better Wealth  
 Proven Wealth Matters Most

## Retirement Planning Protection

**Insuring Your RRSP**



- ▶ You have an opportunity to go for a life saving treatment that will cost you **\$100,000**
- ▶ In a 40% tax bracket, you would need to withdraw **\$166,667** from your RRSP
- ▶ Also, consider lost future growth...

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**METHODS**  
 Understanding Risk  
 Better Wealth  
 Proven What Matters Most

## Retirement Planning Protection

**How much does it cost you?**  
 To net \$100,000 withdrawn from YOUR RRSP

RRSP \$166,667

Keep

Retirement Fund \$534,523  
Keep in RRSP for another 20 years at 6% compound interest

Withdraw

\$100,000

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**METHODS**  
 Understanding Risk  
 Better Wealth  
 Proven What Matters Most

## What Does It Cost?

There are 2 options:

**1** Permanent coverage (Level for life with return of premium)  
Suffer CI...get lump-sum  
 Die...get premiums back  
 Live no claim...premiums back

**2** Lower initial cash flow (Temporary option)

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**METHODS**  
 Understanding Risk  
 Better Wealth  
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## What is Available?

**Option 1**

1. Permanent Limited pay in 10-20 years
2. Permanent pay to age 100

**Option 2**

1. Term to age 75 paid up at 65
2. Term to 75 pay to age 75
3. 10 Year Term

Return of Premium options at expiry, at surrender or at death available.

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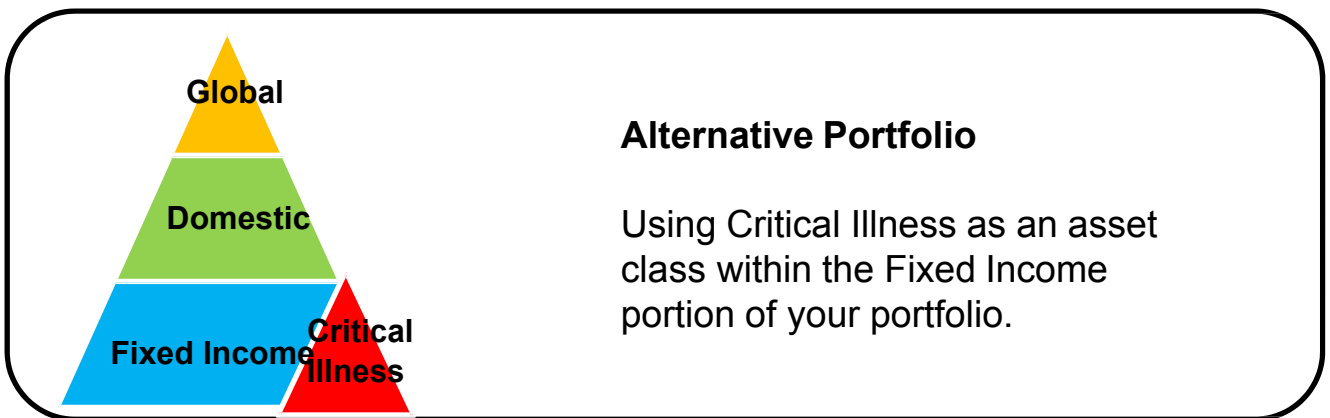
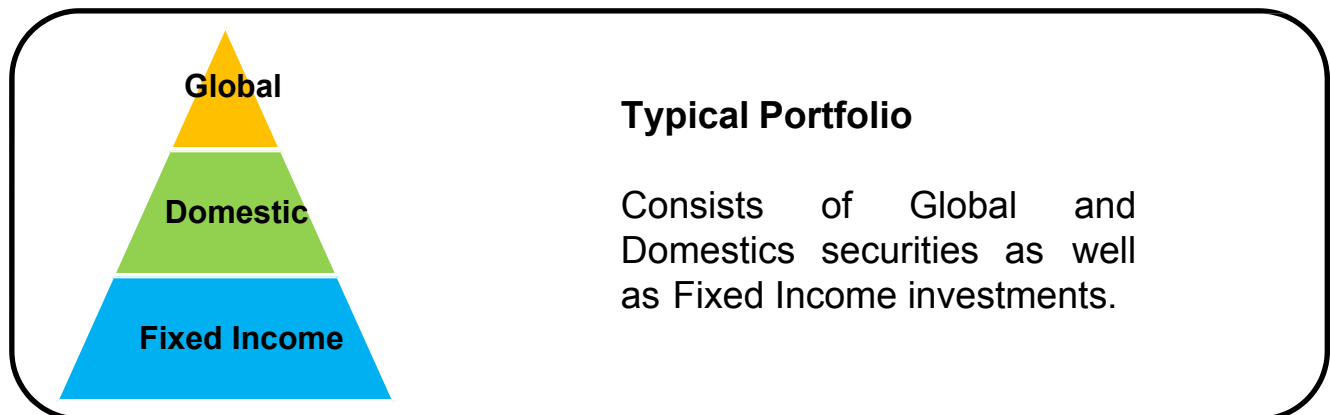
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## Protect Your Retirement from a Critical Illness

Many clients who end up battling with a critical illness, end up having to access their retirement savings to weather the financial storm while they recover and regain their health. This can greatly decrease the client's future retirement income.

This can be easily minimized by using Critical Illness insurance as part of the fixed income portion of a client's investment portfolio.



### Client Example

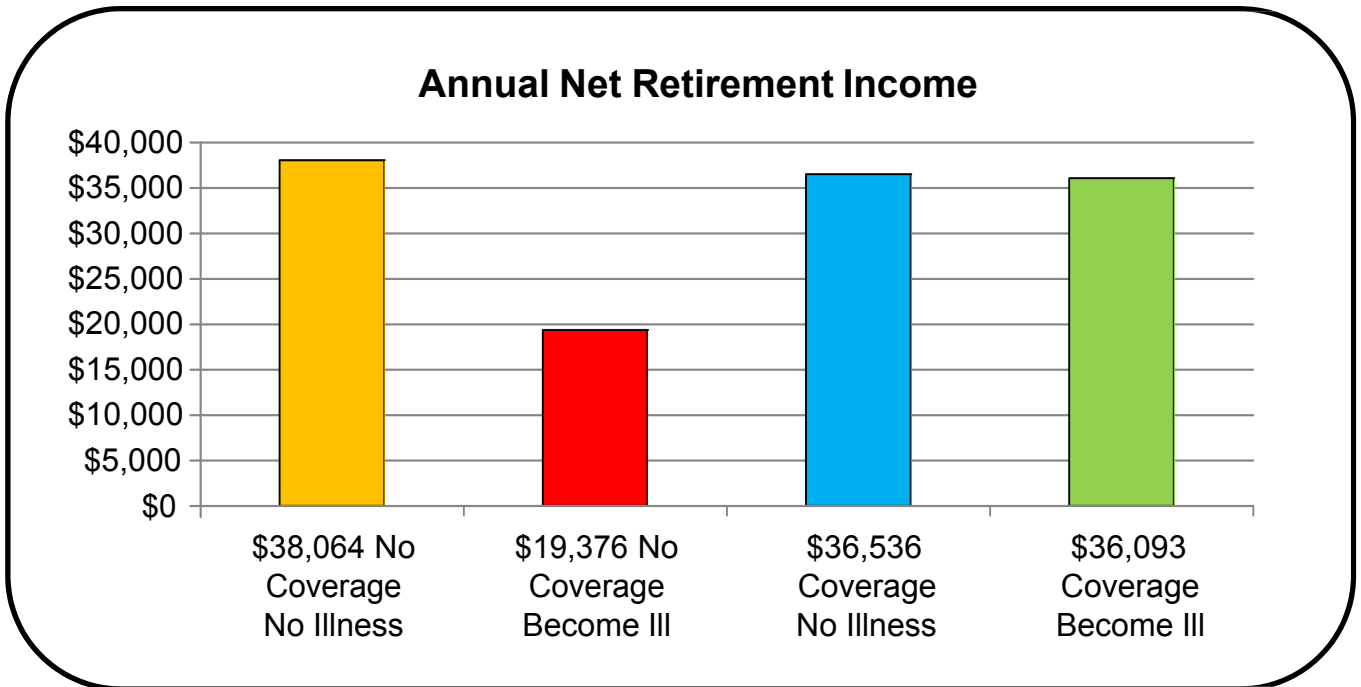
John is a non-smoker who is 40 years old. He currently has saved \$100,000 in his RRSP, to be used for retirement income when he turns 65 years of age. Currently John is continuing to save \$6,000 each year into his RRSP which is earning him an average annual return of 6%.

John feels his current retirement plan is on track to provide the income he is looking for at age 65. What John has not taken into account is the very real possibility of experiencing a critical illness at some point before this retirement he is working towards. What if this happened at age 45, and John had to access \$75,000 from his RRSP to just survive financially? What would the impact be on his retirement income?

**Possible Solution**

What if we allocated a portion of the \$6,000 that John is saving each year to a Critical Illness policy in the amount of the \$75,000 that John would require to financially survive the illness? This Critical Illness policy would cover John to age 65, and we would include a return of premium on both maturity and death.

Let's compare the impact this scenario would have on John's retirement income at age 65.



**Note:** The above figures are based on the following assumptions: a Level Income from age 65 to 85; Earning an Annual Rate of Return of 6%; Marginal Tax Rate of 39%; Annual Allocation to Each Strategy of \$6,000. These figures are for illustrative purposes only and a proper illustration should be run for each specific client case.

**Result**

As you can see, in this scenario, using the Critical Illness as an asset class, that will return premium at age 65, can have a real positive impact on John's retirement income, even if John does not end up having to claim on this insurance. This has provided John with a significant safety net while building up his retirement assets.

# Net Present Value of Funding Alternatives

Accumulation Fund of: \$200,000 at age 65

**For: A Valued Client**

Female, Age 30, CI Diagnosed age 65

Funding: Critical Illness

Personal Marginal Tax Rate: 50.00%

Before Tax GIC Rate: 5.00%

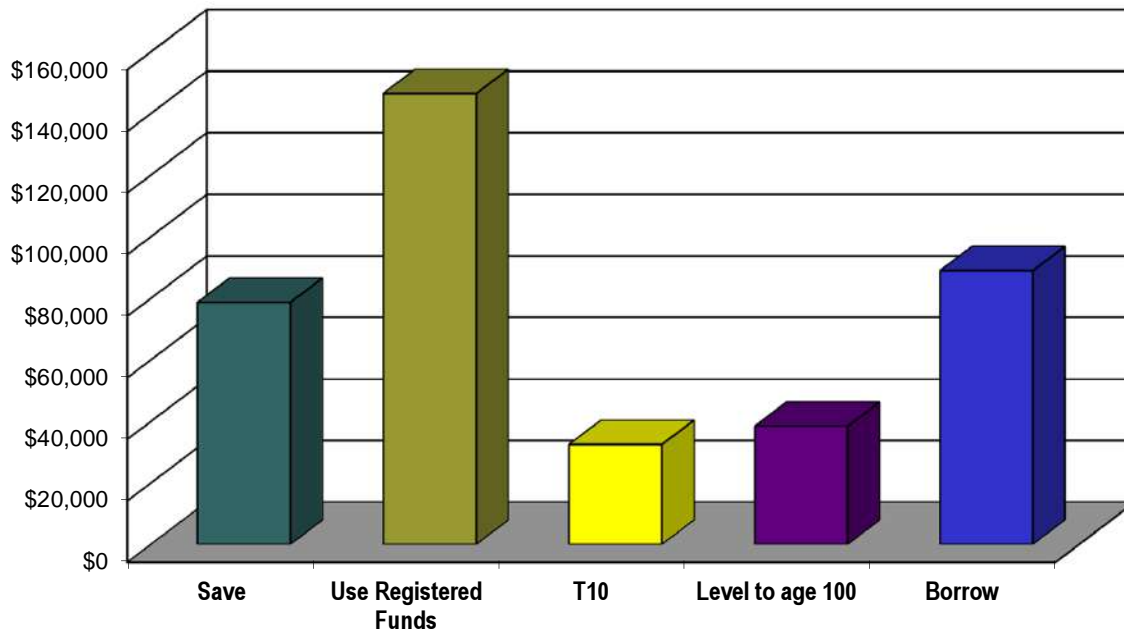
Net Present Value Rate: 3.00%

Loan Interest Rate: 7.00%

by: **HUB Financial**

## Net Present Value

Save	78,619	
Use Registered Funds	146,418	
<b>T10</b>	<b>32,448</b>	<i>Lowest NPV</i>
Level to age 100	38,354	
Borrow	88,915	



# Funding Alternatives

**For: A Valued Client**

Female, Age 30, CI Diagnosed age 65

Funding: Critical Illness  
 Net Present Value Rate: 3.00%

Loan: \$200,000 for 10 Years, compounded Annually at 7.00%

by: **HUB Financial**

	<b>Save</b>	<b>Registered Funds</b>	<b>T10</b>	<b>Level to age 100</b>	<b>Borrow</b>
<b>NPV:</b>	<b><u>\$78,619</u></b>	<b><u>\$146,418</u></b>	<b><u>\$32,448</u></b>	<b><u>\$38,354</u></b>	<b><u>\$88,915</u></b>

Year	Age	35 Annual Deposits	Cash at Age 65	Use Cash	Cash at Age 65	T10*	Cash at Age 65	Level to age 100*	Cash at Age 65	Begin Loan payments at Age 65
1	31	3,552		0		624		1,733		0
2	32	3,552		0		624		1,733		0
3	33	3,552		0		624		1,733		0
4	34	3,552		0		624		1,733		0
5	35	3,552		0		624		1,733		0
6	36	3,552		0		624		1,733		0
7	37	3,552		0		624		1,733		0
8	38	3,552		0		624		1,733		0
9	39	3,552		0		624		1,733		0
10	40	3,552		0		624		1,733		0
11	41	3,552		0		1,115		1,733		0
12	42	3,552		0		1,115		1,733		0
13	43	3,552		0		1,115		1,733		0
14	44	3,552		0		1,115		1,733		0
15	45	3,552		0		1,115		1,733		0
16	46	3,552		0		1,115		1,733		0
17	47	3,552		0		1,115		1,733		0
18	48	3,552		0		1,115		1,733		0
19	49	3,552		0		1,115		1,733		0
20	50	3,552		0		1,115		1,733		0
21	51	3,552		0		2,191		1,733		0
22	52	3,552		0		2,191		1,733		0
23	53	3,552		0		2,191		1,733		0
24	54	3,552		0		2,191		1,733		0
25	55	3,552		0		2,191		1,733		0
26	56	3,552		0		2,191		1,733		0
27	57	3,552		0		2,191		1,733		0
28	58	3,552		0		2,191		1,733		0
29	59	3,552		0		2,191		1,733		0
30	60	3,552		0		2,191		1,733		0
31	61	3,552		0		4,640		1,733		0
32	62	3,552		0		4,640		1,733		0
33	63	3,552		0		4,640		1,733		0
34	64	3,552		0		4,640		1,733		0
35	65	3,552	200,000	400,000	200,000	4,640	200,000	1,733	200,000	28,476
36	66	0		0		0		0		28,476
37	67	0		0		0		0		28,476
38	68	0		0		0		0		28,476
39	69	0		0		0		0		28,476
40	70	0		0		0		0		28,476
41	71	0		0		0		0		28,476

# Funding Alternatives

**For: A Valued Client**

Female, Age 30, CI Diagnosed age 65

Funding: Critical Illness  
 Net Present Value Rate: 3.00%

Loan: \$200,000 for 10 Years, compounded Annually at 7.00%

by: **HUB Financial**

	<b>Save</b>	<b>Registered Funds</b>	T10	Level to age 100	<b>Borrow</b>
<b>NPV:</b>	<b><u>\$78,619</u></b>	<b><u>\$146,418</u></b>	<b><u>\$32,448</u></b>	<b><u>\$38,354</u></b>	<b><u>\$88,915</u></b>

Year	Age	35 Annual Deposits	Cash at Age 65	Use Cash	Cash at Age 65	T10*	Cash at Age 65	Level to age 100*	Cash at Age 65	Begin Loan payments at Age 65
42	72	0			0	0		0		28,476
43	73	0			0	0		0		28,476
44	74	0			0	0		0		28,476
45	75	0			0	0		0		0