



MORE **CHOICE**
FOR **MORE** CLIENTS

LONG TERM CARE **INSURANCE**

Helps take the financial risk
out of your retirement plans

HOW DO YOU
QUALIFY FOR
THE BENEFIT?



► **PRINTER FRIENDLY**
VERSION

Life's brighter under the sun

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Sun 
Life Financial



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LONG TERM CARE **INSURANCE**

Helps take the financial risk out of your retirement plans



How will your
needs change in
retirement?



What drives
the cost through
the 5 stages?



At what stages
does each product
protect you best?



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How will your needs change in retirement?



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How will your needs change in retirement?

Most of us will enter retirement with an understanding of our current health and what it takes to manage it.

But, as time goes on... ▶





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... health changes and new needs emerge. We gradually begin to spend more on our medical, physical and personal care.

Are you prepared?





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What drives the cost through the 5 stages?

We typically move through 5 stages of care in retirement. The level of health care and personal assistance we need – and the cost to meet these needs – will increase with each stage.

1

Independence



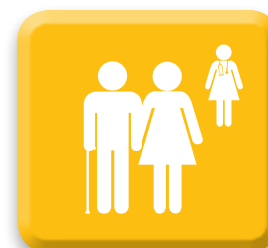
2

Interdependence



3

Supportive Living



4

Crisis Management



5

Dependence





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No special care or support from family

2

Interdependence



3

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4

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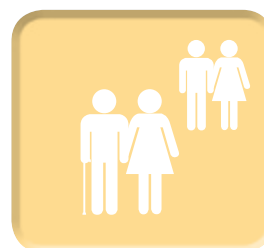
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Independence



2

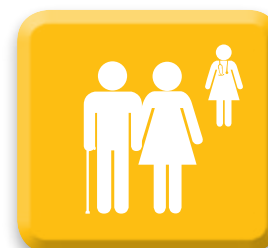
Interdependence



Seniors accept help from family members only

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Supportive Living



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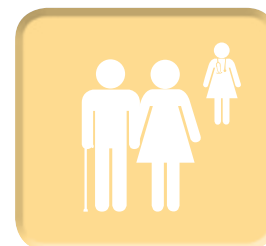
2

Interdependence



3

Supportive Living



Seniors receive support from family and limited formal care services

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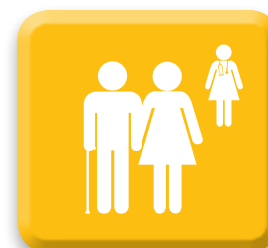
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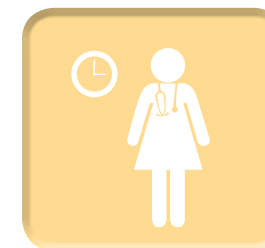
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Supportive Living



4

Crisis Management



Health and personal care needs are beyond the family's capacity to help – formal care is needed

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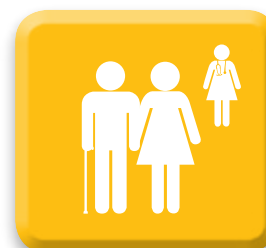
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Long-term care home admission is required to receive continual skilled nursing care and extensive personal care



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At what stages does each product protect you best?

Long term care insurance can help you manage the risk that health care costs can have on your retirement plans.

Choose the plan that best meets your needs.
At what stages does each product protect you best?



Sun Long Term Care Insurance

Sun Retirement Health Assist



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Sun Long Term Care Insurance protects against significant health care costs in retirement, with the added security of protection against impacts of severe illness or accident that can happen at any time.

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Sun Retirement Health Assist

Sun Retirement Health Assist protects against the health care costs specifically associated with late retirement and with the realities of aging in the later stages of retirement.

Sun Retirement Health Assist



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HOW DO YOU **QUALIFY** FOR **THE BENEFIT**?



Sun Long Term Care Insurance and Sun Retirement Health Assist can provide you with the protection you need when you're dependent. This happens when you need:

Constant supervision
for deteriorated
mental ability

OR

Substantial physical
assistance with at least two
activities of daily living (ADL)

OR

Stand-by assistance
within arm's reach



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OR

Stand-by assistance
within arm's reach

Short or long-term memory

Orientation to people,
places and time

Reasoning

Judgment as it relates
to safety awareness



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OR

Stand-by assistance
within arm's reach

Short or long-term memory

Orientation to people,
places and time

Reasoning

Judgment as it relates
to safety awareness

Bathing

Transferring

Dressing

Continence

Toileting

Feeding



◀ BACK

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