LONG TERM CARE **INSURANCE**

Helps take the financial risk out of your retirement plans

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

Life's brighter under the sun

810-4101-Interactive-07-14

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LONG TERM CARE **INSURANCE**

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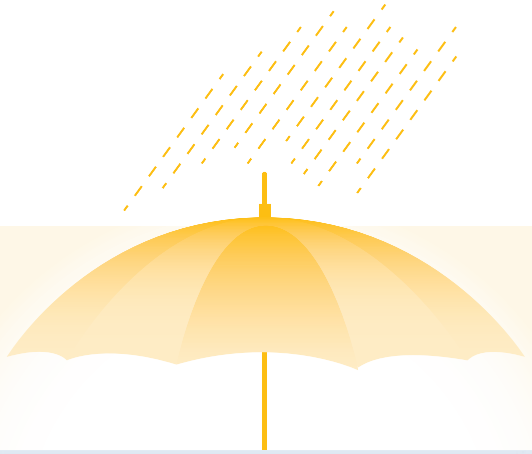
How will your needs change in retirement?

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?

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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At what stages does each product protect you best?

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	2	3	4	5
Independence	**Interdependence**	**Supportive Living**	**Crisis Management**	**Dependence**

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1 **Independence**

2 **Interdependence**

3 **Supportive Living**

4 **Crisis Management**

5 **Dependence**

No special care or support from family

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Independence	**Interdependence**	**Supportive Living**	**Crisis Management**	**Dependence**

Seniors accept help from family members only

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1 **Independence**

2 **Interdependence**

3 **Supportive Living**

Seniors receive support from family and limited formal care services

4 **Crisis Management**

5 **Dependence**

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1 **Independence**

2 **Interdependence**

3 **Supportive Living**

4 **Crisis Management**

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

5 **Dependence**

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1	2	3	4	5
Independence	**Interdependence**	**Supportive Living**	**Crisis Management**	**Dependence**

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

Sun Long Term Care Insurance

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.

Sun Retirement Health Assist

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Sun Long Term Care Insurance

Sun Long Term Care Insurance

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.

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

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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

Constant supervision for deteriorated mental ability:

- Short or long-term memory
- Orientation to people, places and time
- Reasoning
- Judgment as it relates to safety awareness

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Constant supervision for deteriorated mental ability

- Short or long-term memory
- Orientation to people, places and time
- Reasoning
- Judgment as it relates to safety awareness

OR

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

- Bathing
- Transferring
- Dressing
- Continence
- Toileting
- Feeding

OR

Stand-by assistance within arm's reach

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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

- Short or long-term memory
- Orientation to people, places and time
- Reasoning
- Judgment as it relates to safety awareness

OR

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

- Bathing
- Transferring
- Dressing
- Continence
- Toileting
- Feeding

OR

Stand-by assistance within arm's reach

- Bathing **and** transferring

OR

- Bathing **or** transferring **and** Substantial physical assistance with one or more ADL

Sun Life Financial