

Protection for the best possible retirement

LONG-TERM CARE INSURANCE



What can you expect from long-term care insurance?

PROTECTION

You're building your savings to enjoy life today and in retirement. Protect those savings and legacy goals if you need long-term care.

FLEXIBILITY

You value having choices. Long-term care insurance offers a flexible benefit that can help pay for the type of care that's right for you. You decide on the care you receive – whether it's private home care or compensating a family member who helps with your care.

SIMPLICITY

You value your time. Our long-term care solution, Sun Retirement Health Assist, offers a simplified application and underwriting process. At claim time there's no need to submit receipts for proof of services.

Nearly **1/2** Canadians are worried about the cost of health care when they retire.

Ipsos Reid survey 2019, Health Care Continues to be Top Issue for Canadians

Nearly **3/4** Canadians say their personal finances would be impacted if they were to develop a chronic health condition.

Sun Life Canadian Health Index™, 2013

You're working hard and planning for the retirement of your dreams.

Retirement is a complex time of life with a lot of changes to finances, health and relationships.

If you're in good health now, it might be difficult to imagine the care you will need as you age.

Having the best possible retirement includes a plan for your potential health-care needs. This can help provide added security for you and your family while protecting your estate.

Your need for health care and personal care will change over time. It may begin with minor health problems, but an unexpected health event, severe accident or severe chronic health problem may make it difficult to do day-to-day activities.

As you plan for your best possible retirement, consider long-term care insurance. If you become dependent for a long period of time, it can help cover the cost of getting the care you need and expect.

You can receive long-term care services in a variety of settings: at home, through adult day care, in a retirement home, assisted-living setting or long-term care facility. Services may include:

- nursing care rehabilitation and therapy
- personal care (help with dressing, eating, bathing)
- homemaking services (meal preparation, cleaning, laundry)
- having another person watch over you and help you when required

How will your need for care affect your family?

The reality is most of us will require care at some point in our lives.

If you've ever provided care for a loved one, you can appreciate why it's important to plan for your own future health-care needs. Supporting an aging family member can take its toll emotionally, financially and physically.

Planning can help provide financial resources. It can also make it easier for you to have the conversation with your family about your wishes, such as:

- staying in your own home as long as possible
- hiring professional caregivers
- moving to an assisted-living facility

Long-term care insurance can help ensure that you and your family have the money required to make choices that are right for you.

More than **3/5** Canadians age 45 or older provide care to seniors.

Statistic Canada, Caregivers in Canada 2018

Your advisor can help you understand long-term care issues, current costs in your area, and the coverage options available.

Together, we can create a plan to help protect your future. Talk with your advisor about Long-term care insurance today.

Visit sunlife.ca/lhci

Call 1-877-SUN-LIFE (1-877-786-5433)

LifestageCare

Care resources for you and your family

With a long-term care insurance policy from Sun Life, you can access valuable resource through LifestageCare – a national, bilingual service, available by phone or online, 24 hours a day, 7 days a week.

LifestageCare offers unbiased information about local, qualified health care and personal care providers that meet your individual and family needs, at any stage of life.

- **Seniors** – Information on aging, retirement residences, nursing homes, home care and community care
- **Self care** – Personal advice and well-being, treatment, counselling and physical rehabilitation
- **Children and teens** – Parenting, child care and special needs services

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