



THEY GROW UP SO FAST...A PLAN THAT GROWS WITH THEM SUN CRITICAL ILLNESS INSURANCE

When a child becomes sick, it affects the whole family. In addition to the emotional impact, a serious illness can put your family's financial plan at risk as you focus on your child's care and recovery.

Meet the Miller family

Julie and Doug have a five-year-old daughter, Sarah. They're planning for Sarah's future and want to protect it.

The challenge

CREATE A FINANCIAL STRATEGY TO PROTECT THE FAMILY'S FINANCIAL FUTURE AND GIVE SARAH THE BEST CARE POSSIBLE IF SHE EVER SUFFERS A SERIOUS ILLNESS.

Julie and Doug want to ensure that if Sarah becomes seriously ill they can give her their complete attention during her recovery and the best medical care available. With a critical illness insurance plan, if Sarah is diagnosed with a covered illness, Doug and Julie can use the benefit to help them through Sarah's recovery. It will allow them to:

- > take time off work to care for Sarah,
- > access expert medical information through Best Doctors® services,¹
- > make the best decisions about treatment options without having to consider the level of government or personal health plan coverage, and
- > cover costs such as transportation or accommodations if they need to travel for treatment.

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The solution

BUY A SUN CRITICAL ILLNESS INSURANCE PLAN SPECIFICALLY DESIGNED FOR CHILDREN WITH RETURN OF PREMIUM AND OWNER WAIVER OPTIONS.

Julie and Doug purchase a Sun Critical Illness T75 plan with \$100,000 of coverage for Sarah. They add the Return of premium option which will return some of their money if Sarah never claims for a full payout benefit. At Sarah's young age, the premium for the coverage is affordable at **\$71** monthly, and guaranteed to stay the same for the life of the policy. The Owner waiver option, which can be added for one policy owner, is included for Doug (age 41). This helps ensure Sarah's coverage continues if he dies or becomes disabled.

The result

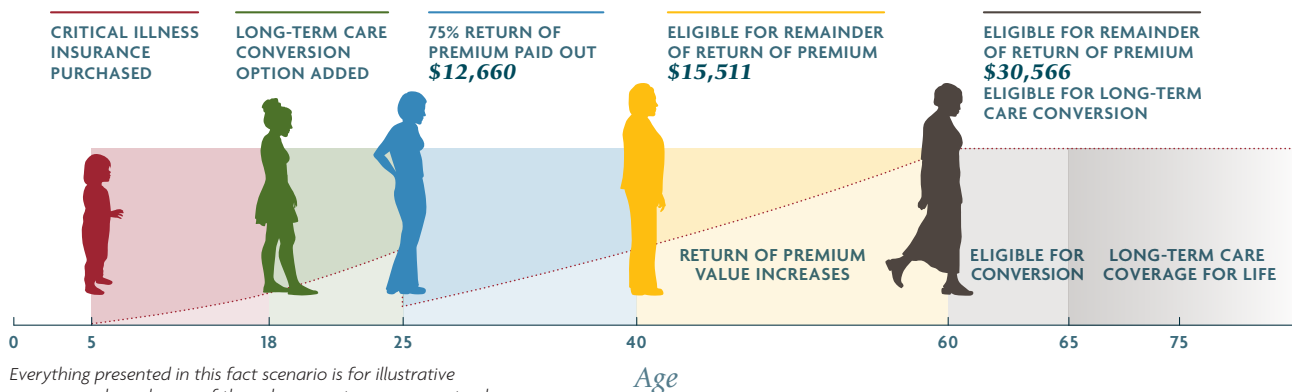
PROTECTION THAT WILL CONTINUE TO GROW WITH SARAH AND HELPS MEET HER NEEDS AT ALL STAGES OF HER LIFE.

Here's how lifetime coverage works:

- **At age 5**, Sarah's parents purchase a Sun CII policy which covers her for 26 full payout conditions, and 8 partial payout illnesses. She's also covered for 5 additional full payout childhood illnesses until age 24: cerebral palsy, congenital heart disease, cystic fibrosis, muscular dystrophy and type 1 diabetes mellitus.
- **At age 18**, Sarah's parents apply to add the long-term care conversion option. It gives her the opportunity to convert her critical illness coverage to long term care insurance when she is older. If she had a loss of independent existence before age 18, this is when she would be able to submit a claim.
- **At age 25**, 75% of the eligible premiums paid by Sarah's parents are automatically returned to them in the amount of \$12,660.³ They use the money to help Sarah with the down payment on her first home.
- **At age 40**, Sarah can choose to continue her protection or she can cancel her coverage and receive the accumulated returnable premium amount of \$15,511. If she keeps her coverage until she is 60, the Return of premium benefit amount will accumulate to \$30,566.
- **Between ages 60 and 65**, Sarah can choose to:
 - > keep her critical illness coverage until it expires at age 75, or
 - > convert all or a portion of her critical illness coverage to a lifetime long-term care insurance solution. She can use some or all of the money she received in returnable premiums to help pay for this new coverage.

¹ Best Doctors services is not a contractually guaranteed benefit.
² This assumes that Sarah provides a non-smoker declaration at age 18.
³ Your advisor can explain when Return of premium benefits are payable based on your child's age when you buy the policy.
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At this time they also decide to transfer ownership of the policy to Sarah. She continues to have \$100,000 of critical illness protection and the premium remains the same.



Everything presented in this fact scenario is for illustrative purposes only and none of the values or rates are guaranteed.

Life's brighter under the sun