



## Take care of your loved ones by taking care of yourself first

### SUN LIFE FINANCIAL CAN HELP YOU BUILD A LONG-TERM CARE PLAN THAT GIVES YOU THE FREEDOM TO CHOOSE THE KIND OF CARE YOU WANT.

Have you ever thought about how an accident, illness or the effects of aging might impact your life? Would you be able to take care of yourself? How would your family be affected by a long-term care need?

For years, Sun Life Financial has been answering these concerns for people just like you.

We have paid over \$8.7 million in long term care insurance (LTCI) benefits since the product was introduced in 1999.

- Sun Life Financial is the leading provider of LTCI in Canada.
- Almost two out of three Canadians who own LTCI rely on Sun Life Financial for their coverage.<sup>1</sup>

You can count on Sun Long Term Care Insurance when you need to make a claim:

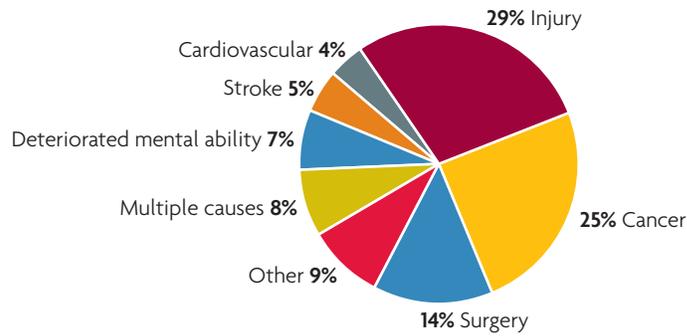
Sun LTCI provides an income benefit if you are physically dependent and no longer able to perform routine activities of daily living such as bathing, dressing or feeding. LTCI also provides a benefit if you require continual supervision because of deteriorated mental ability.



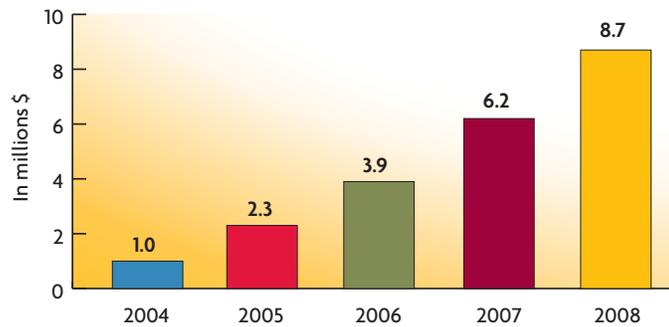
#### DID YOU KNOW

After age 65, 44% of men and 72% of women are expected to develop either a cognitive impairment or a need for help with two or more activities of daily living for at least 90 days.<sup>2</sup>

## REASONS FOR DEPENDENCY RESULTING IN PAYMENT OF LTCI BENEFITS:<sup>3</sup>



## GROWTH OF LTCI CLAIMS PAID FROM INCEPTION (1999)



## TIP!

- The best time to plan for your future health care needs is while you're still healthy.
- Talk to your family about your care wishes and expectations.

<sup>1</sup> Life Insurance Marketing Research Association (LIMRA), April 2008.

<sup>2</sup> Source: Marc A. Cohen, Maurice Weinrobe, Jessica Miller, and Anne Ingoldsby. "Becoming Disabled After Age 65: The Expected Lifetime Costs of Independent Living," AARP (American Association for Retired Persons) Public Policy Institute, 2005.

<sup>3</sup> Based on Sun Life Financial claims experience from inception to year-end 2008.

*Questions? We're here to help.*

Talk to an advisor about Sun Life Financial today!

For more information and resources: Visit [www.sunlife.ca/MyFinancialPlan](http://www.sunlife.ca/MyFinancialPlan) | Call 1 877 SUN-LIFE (1 877 786-5433)

We're dedicated to helping you achieve lifetime financial security.