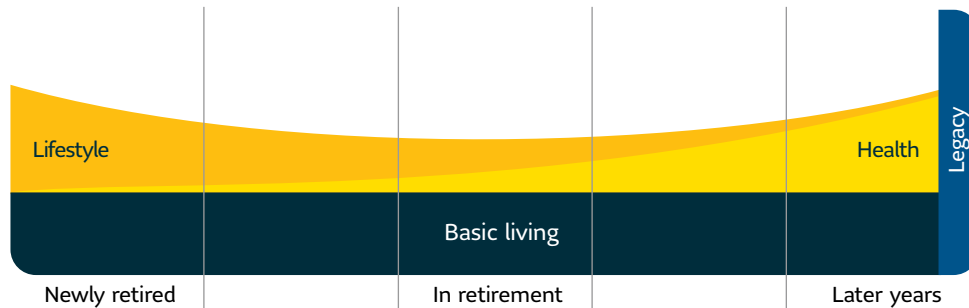






Long Term Care Insurance

Helps take the financial risk out of your retirement plans



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

1 Independence 	2 Interdependence 	3 Supportive Living 	4 Crisis Management 	5 Dependence 
No special care or support from family	Seniors accept help from family members only	Seniors receive support from family and limited formal care services	Health and personal care needs are beyond the family's capacity to help – formal care is needed	Long-term care home admission is required to receive continual skilled nursing care and extensive personal care

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.

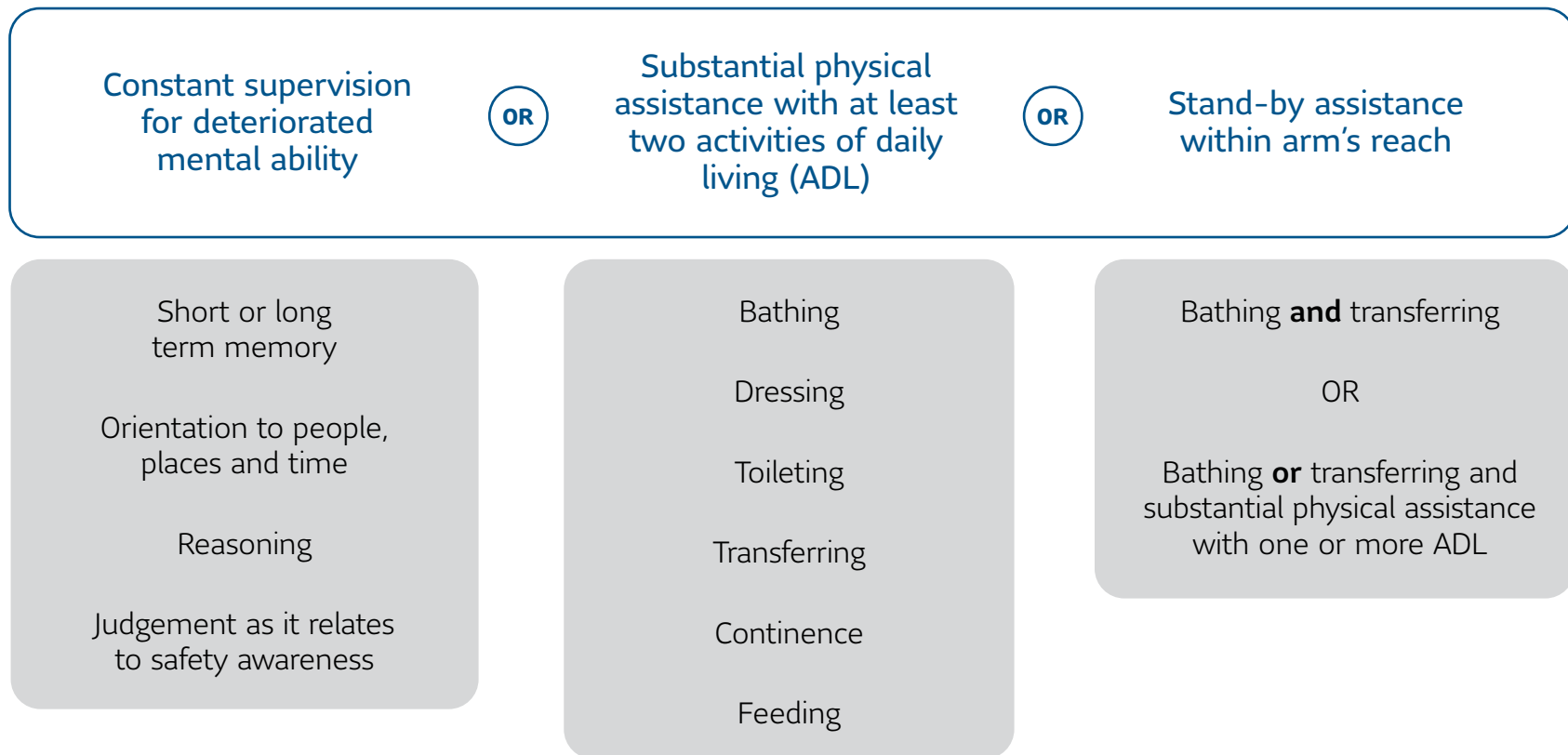
Long term care insurance can help you manage the risk that health care costs can have on your retirement plans.

Sun Retirement Health Assist

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

How do you qualify for the benefit?

Sun Retirement Health Assist can provide you with the protection you need when you're dependent. This happens when you need:



Talk to your advisor about Long Term Care Insurance today!
Or visit [sunlife.ca/lcti](https://www.sunlife.ca/lcti)