rethink.

Sun Life

Protecting a child comes naturally

As parents, we make sure our children are safe and protected. We tell them to wear a bike helmet and not to run with scissors. But an unexpected and serious childhood illness affects the whole family. And when a child is seriously ill, we want to focus on our child and help them get better.

Could your Clients afford to take unpaid leave if one of their children became critically ill?

Caring for a critically ill child can sometimes require that one or more family members take time off work. The financial impact could disrupt education savings, mortgage payments, living expenses, and more. If there were a way to help protect those plans, would your Clients consider it?

With critical illness insurance (CII), the policy owner receives a lump sum payment if the child is diagnosed with a covered critical illness and meets the survival period. The policy owners controls what to do with the money; to use the payments where they're needed most, including;

- subsidizing lost income
- hiring a nanny to assist with child care of other children
- costs not covered by group insurance
- hospital parking
- anything else

With our Advanced ROPC/E rider, get 75% of your premiums back AND the coverage continues*

*The advanced return of premium on cancellation or expiry (Advanced ROPC/E) rider is not available on limited pay plans.

We help. You grow.

rethink.

Protection when they need it most

Consider the following example:

Age 5: Parents purchase a $100,000 T75 CII policy, payable to age 75 for their daughter. It includes the advanced return of premium on cancellation or expiry (Advanced ROPC/E)[1] rider. The guaranteed monthly premium is $63.

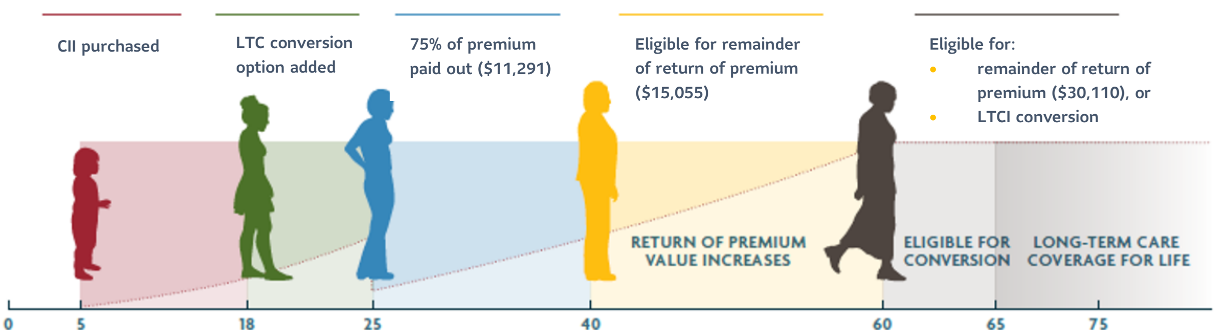
Age 18: Parents apply to add Long-term care conversion option (LTCCO) to permit election to convert to LTCI insurance when the child is older. The LTCCO rider costs just an extra $2 per month.

Age 25: 75% of the eligible premiums paid are automatically returned AND the coverage continues. The money ($11,291) could be used to help the child pay down student loans, contribute toward a new car, or start investing in a TFSA, among other things. The parents may decide to transfer ownership of the policy to their adult child. The coverage and premiums would remain the same.

Age 40: The adult child may choose to continue coverage, or cancel coverage and receive the accumulated returnable premium amount of $15,055. If coverage is retained, the returnable premium amount continues to grow. If coverage is kept until age 60, the return of premium benefit will be $30,110.

Age 60 to 65: The child may choose to:

- keep the CII coverage until it expires at age 75, or
- convert all or a portion to a lifetime long-term care insurance (LTCI) policy. Some or all of the returnable premiums could be used to help pay for this.



[1]Eligible return of premiums excludes LTCCO premiums paid. Other exceptions may apply. Refer to the product guide for more information.

Sun Life

We help. You grow.

810-5021