



Sun Retirement Health Assist
Client guide



Life's brighter under the sun

This guide gives you an overview of Sun Retirement Health Assist and outlines many features and benefits. It complements but does not form part of your policy. Please see the Policy for complete terms and conditions.

Learn more about:

- How coverage works
- How we determine dependency
- Building your plan
- Built in features
- Optional benefits
- Paying for your plan
- Making a claim

In this document, “you” and “your” refer to the owner of the policy and the insured person, unless otherwise specified. “We,” “us,” “our” and “the company” refer to Sun Life Assurance Company of Canada.

Sun Retirement Health Assist Client guide

Protection for the best possible retirement

Retirement is a complex time of life with changes to finances, health, and relationships. The reality is most of us will need care at some point in our lives. As you plan for your best possible retirement, consider long-term care insurance.

Sun Retirement Health Assist provides an income-style benefit if you become unable to care for yourself due to aging, an accident, illness or deteriorated mental abilities. It can help you and your family manage the cost of care services that come from being dependent for a long period of time. The money is for you and your family to use as you wish.

With this product, you share the risk of losing independence with us. This means you will self-fund the initial need for care, while transferring the risk of a longer-term need for care to insurance.

Sun Retirement Health Assist provides protection after age 65 (or after 5 years if you purchase after age 60). If you become dependent for care after this period, your costs for the first 1 or 2 years will be your responsibility. If you continue to be dependent beyond that time, the benefits from your Sun Retirement Health Assist will help you and your family continue to fund your care.

With Sun Retirement Health Assist, you get:

- ✔ **Protection** – You're building your savings to enjoy life today and to protect your retirement savings if you need long-term care.
- ✔ **Freedom** – You look forward to living your retirement to its fullest. Enjoy the freedom of using your money now and in retirement, without worrying about saving for future health-care needs.
- ✔ **Control** – You prefer to tailor your purchases to your needs. Choose which features are important to you.
- ✔ **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.

How coverage works

Sun Retirement Health Assist helps you manage the costs associated with losing your independence due to an unexpected illness, chronic condition or cognitive diseases. It can help cover the costs of care services you need in any environment, including:

- your home (personal residence),
- a retirement home, or
- a long-term care facility.

You choose your coverage amount. If you become dependent, you'll be entitled to receive a weekly benefit that we pay to you monthly.

To qualify for the benefit,

- Your policy must have crossed the coverage effective date.
- You must be dependent.
- You must be dependent for longer than the waiting period.

The coverage effective date is the later of:

- 5 consecutive policy years from the policy date, or
- the policy anniversary immediately following your 65th birthday.

You are considered dependent if you require any or all of the following:

Constant supervision by another person because of deteriorated mental ability	OR	Substantial physical assistance with at least two activities of daily living	OR	Stand-by assistance to perform bathing and transferring
---	----	--	----	---

Your **policy date** is the start date of your insurance policy.
Your **policy anniversary** is the month and day every year that is the same as your policy date.

Definitions

Deteriorated mental ability is defined as a deterioration in or a loss of:

- short-or long-term memory,
- orientation as it relates to people, place and time,
- reasoning, or
- judgment, as it relates to safety awareness.

Deteriorated mental ability must result from an organic brain disorder such as Alzheimer's disease, irreversible dementia, or brain injury.

Activities of daily living are defined as:

- **Bathing** – Bathing means washing yourself with or without the aid of assistive devices in a bathtub or shower, including getting in and out of the bathtub or shower, or by sponge bath. (Bathing doesn't include the ability to reach and wash the back or feet.)
- **Dressing** – Dressing means putting on, taking off, fastening and unfastening, with or without the aid of assistive devices: clothing, and medically necessary braces or artificial limbs. You're not dependent for dressing if reasonable alterations to or changes in the clothing you usually wear would let you dress yourself without substantial physical assistance.
- **Toileting** – Toileting means getting to and from and on and off the toilet, with or without the aid of assistive devices, and performing associated personal hygiene.
- **Transferring** – Transferring means moving into or out of a bed, chair or wheelchair, with or without the aid of assistive devices.
- **Continance** – Continance means the ability to control both bladder and bowel functions, or maintain a reasonable level of personal hygiene (including caring for catheter or colostomy bag) when not able to control bowel or bladder functions.
- **Feeding** – Feeding means the ability to get food into your body, with or without the aid of assistive devices, through your mouth, or by feeding tube. Feeding does not include cooking or preparing a meal.

NOTE: Assistive devices – Assistive devices are aids that could be used to improve your functioning. If using an assistive device allows you to perform an activity of daily living safely and completely, you're not dependent for that activity. Assistive devices are: adjustable beds, buttonhooks, canes, crutches, grab bars, handheld showerheads, bath brushes, seat lifts, transfer benches, walkers and wheelchairs.

Stand-by assistance

Stand-by assistance means another person must always be within arm's reach. That's so you can safely and completely perform the activities of bathing and transferring. If you require stand-by assistance for only one of bathing or transferring, we consider you dependent when you also require substantial physical assistance to perform one of the other activities of daily living.

Building your plan

Sun Retirement Health Assist is available to individuals age 45 to 71.

- 1 Choose your benefit amount** – We'll pay you this amount for every week that you qualify for a benefit.
 - Minimum weekly benefit amount: \$125
 - Maximum weekly benefit amount: \$2,300 (for all long-term care insurance combined)
- 2 Benefit period** – The length of time we may pay a claim once you're dependent. The benefit period for Sun Retirement Health Assist is unlimited.
- 3 Choose your waiting period** – The length of time you must be continuously dependent after the coverage effective date and before a claim will be paid.
 - 365 days (1 year), or
 - 730 days (2 years).

Built-in features

With Sun Retirement Health Assist, you get extra features at no added cost:

Inflation protection

The weekly benefit amount will increase by 3% each policy anniversary while the weekly benefit is payable. There is no limit on increases; they're compounded annually and rounded to the nearest dollar.

Automatic Return of premium on death

If you die before the coverage effective date, we'll pay the returnable premium amount to your estate, or any beneficiary you named in writing.

The returnable premium amount is

- the total of all the premiums paid,
- minus any unpaid premiums and interest.



Optional benefits

Adding optional benefits to your policy can help you enhance your coverage.

Optional return of premium on death

If you die on or after the coverage effective date, we'll pay the returnable premium amount to your estate, or any beneficiary you named in writing.

The returnable premium amount is:

- the total of all the premiums paid,
- minus any unpaid premiums and interest,
- minus any benefit payments we made.

When does my coverage begin?

Your coverage begins when:

- the policy is delivered,
- you make the first payment, and
- you have given us all required evidence that there's been no change in your insurability between the time you applied for insurance and the time your policy is delivered.



Paying for your plan

A premium is the monthly or annual amount to be paid for your insurance policy.

For your coverage to stay in-force, you must pay premiums for the lifetime of the policy. The policy will be paid-up after the policy anniversary following your 100th birthday.

You can choose to pay:

- Annually, by cheque, or
- Monthly, by pre-authorized chequing

If you pay monthly, premiums are slightly higher to help cover added costs for processing monthly transactions. To calculate monthly premiums, we multiply the total annual premium by .09. For example, if the annual premium is \$400, the monthly premium is $\$400 \times .09$, which equals \$36.

Your premium won't change for the first five policy years.

After that, we may increase or decrease the premium on a policy anniversary. This may happen if our experience with claims, interest rates, other investment returns, taxes or expenses varies. If we do make a change, we'll give you advance notice of the change. Sun Life guarantees the new premium for at least another five years.



Making a claim

To request benefits to be paid, you must submit a claim. You can submit a claim anytime after the coverage effective date. Benefits are payable if you are dependent for longer than the waiting period.

- If dependency begins before the coverage effective date and continues beyond that date, you must submit a claim within 120 days of the coverage effective date. We will confirm the waiting period.
- If dependency begins on or after the coverage effective date, you must submit your claim within 120 days of your dependency. We will confirm the waiting period.

You must continue to pay premiums until we've approved the claim. Once we approve a claim, you no longer have to pay premiums for the policy. You don't need to send us receipts for reimbursement.

To submit a claim, you must be in Canada or the United States. After we approve a claim, if you leave Canada or the United States, we will pay benefits for eight consecutive weeks. For benefits to continue, you will need to return to Canada or the United States for an assessment.



LIFESTAGECARE – A day 1 benefit providing care resources for you and your family

From the moment the policy is issued and as long as it remains in force, you can access valuable resources through LifestageCare.* This is a national, bilingual service, available by phone or online, 24 hours a day, seven days a week. LifestageCare offers unbiased information about local, qualified health care and personal care providers that help meet your individual and family needs, at every stage of life.

- **Seniors** – for information on aging, retirement residences, nursing homes, home care, and community care.
- **Self-care** – for information about personal advice and well-being, treatment, counselling, and physical rehabilitation.
- **Children and teens** – for information on parenting, child care, and special needs services.

LifestageCare is available to new and existing Sun Life long-term care insurance policy owners.

*LifestageCare isn't part of the policy. We can't guarantee its availability. It may be withdrawn or modified at any time without any notice.

LifestageCare by Assistance Services Group.





Making the decision to buy Sun Retirement Health Assistance can be an important part of planning for independence as you age and protecting your retirement.

Your advisor can help you choose the options that can work for you.

Sun Life Assurance Company of Canada is the insurer of these products and is a member of the Sun Life group of companies. © Sun Life Assurance Company of Canada, 2023. 810-4081-09-23



Life's brighter under the sun