



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

### Because you want to plan for your children's future – and you want to protect it.

You're probably a lot like Julie and Doug. You'll watch your children grow and learn and you'll always want what's best for them. You'll want to ensure they have everything they need throughout their lives. But what would happen if one of your children developed a serious illness?

#### Meet the Miller family

Julie and Doug have a five-year-old daughter, Sarah. They want to ensure she'll have everything she needs while she grows up and throughout her life.

### The challenge

*To protect the family's financial future, Julie and Doug need a financial strategy that will give Sarah the best care possible in case of a serious illness, and enough flexibility to get their money back if Sarah remains healthy.*

#### What would happen if Sarah is diagnosed with a critical illness?

When a child becomes sick, it affects the whole family as they focus on the child's care and recovery. In addition to the emotional impact, a serious illness could put the family's financial plan at risk. A critical illness may come with significant costs that aren't covered by government or private health plans.

Julie and Doug want to ensure that they can give their daughter their complete attention, focus on her recovery, and give her access to the best medical care available. They'll want to take time off work without worrying about lost income or increased medical expenses. They want to protect her while protecting the plans they have for their family and for Sarah's future.

## The solution

*Obtain Sun Critical Illness Insurance to protect the family if she becomes seriously ill, securing the flexibility for future coverage and a return of premium option if she remains healthy<sup>1</sup>.*

Sun Critical Illness Insurance pays a lump-sum benefit if Sarah develops a covered condition. This comprehensive protection would allow Sarah's parents to focus on her recovery by being able to:

- take time off work to care for Sarah,
- cover costs such as transportation or accommodations if they need to travel for treatment, and
- access the best medical advice possible through Best Doctors® services.

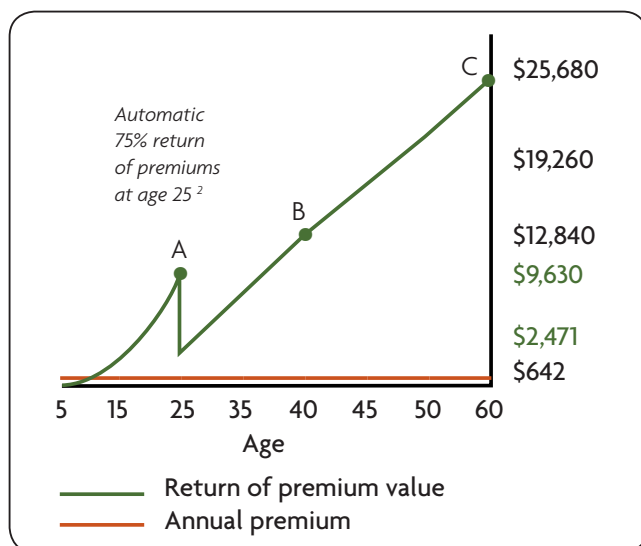
Sarah's Sun Critical Illness Insurance continues to grow with her as she grows older and remains healthy. Over time, protection automatically increases to include coverage for acquired brain injury and loss of independent existence. They may also add a long-term care conversion option for additional protection as Sarah gets older.

The optional return of premium benefit provides the opportunity to get 75% of premiums back.<sup>2</sup> While Sarah's parents don't want to imagine that she will get sick, this benefit gives them added peace of mind. And the coverage continues after the benefit has been paid, so Sarah will still have protection as long as they choose to keep the coverage.

## The result

*Protection for the family's financial future, coverage that will continue to grow with Sarah, and a guaranteed return of premiums.<sup>1</sup>*

By purchasing coverage when Sarah is young, Julie and Doug can lock in lower premiums (\$642 annually) rather than waiting until later in life when it would be more expensive. If she remains healthy, Sarah or her parents will receive \$9,630 – an automatic return of 75% of the returnable premium amount.<sup>2</sup>



### How it works:

- A • At age 25, if no critical illness benefit has been paid, Sarah or her parents will receive \$9,630 – an automatic return of 75% of the returnable premium amount.
- B • After the automatic payout, the policy stays in force, and the return of premium benefit continues to accumulate. The remaining 25% of returnable premiums becomes available if the policy is cancelled.<sup>3</sup>
  - At age 40, the return of premium will have accumulated to \$12,840. By age 60, it will be \$25,680.
- C • Between ages 60 and 65, Sarah could choose to exercise her long-term care conversion option (if this option has been added to their policy) to convert all or a portion of her policy to long term care insurance. Also, Sarah could use some or all of her return of premium to pay for this new coverage.

Note: The figures in the example are based on a 5-year-old female; \$100,000 policy, T100 plan with return of premium on cancellation and return of premium on death. Annual premiums are \$642.

## Call your advisor to find out how to build the best protection solution for your children.

- 1 The policy must be in force and no benefit payments paid or payable.
- 2 These premiums will be refunded on the later of the 15<sup>th</sup> policy anniversary or the policy anniversary following Sarah's 25<sup>th</sup> birthday. Benefit payments will be paid to the policy owner.
- 3 On or after the policy anniversary following the later of the 30<sup>th</sup> policy anniversary or the policy anniversary following Sarah's 40<sup>th</sup> birthday.

Advisor information