

# SUN Senior Care



Your Best Care for Your Best Years



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You've worked hard and saved money all your life to enjoy a comfortable, healthy and worry-free retirement. As your partner to a bright future, Sun Life is here to make sure that this goal will become a reality through **SUN Senior Care**!

Specifically designed to address the evolving life and health protection needs of your life stage, **SUN Senior Care** allows you to protect your hard-earned savings even if an illness strikes.

It's never too late to be healthy, physically and financially! With **SUN Senior Care**, you can get the best care for your best years.



## PREVENTION<sup>1</sup>

**PREVENTION IS BETTER THAN CURE.** With SUN Senior Care, you can be part of Sun Life's wellness program, which offers preventive care services, health perks, and special privileges.

- Access to a wealth of health and wellness information
- Learn from nutrition and health experts
- Join fitness and wellness events
- Enjoy available preventive care programs



## DIAGNOSIS, TREATMENT & REHABILITATION<sup>2</sup>

**COVERAGE WHEN YOU NEED IT MOST.** SUN Senior Care provides a significant financial benefit equal to 150% of the plan's Face Amount, in case you are diagnosed with any of the **seventeen (17) covered common advanced-age critical illness conditions**. This will help replace the funds you spent on diagnostic investigations, as well as other expenses related to treatment and recovery.



## SPECIAL BENEFIT<sup>2</sup>

**READY AND SECURED.** SUN Senior Care provides an additional one-time cash benefit equal to 5% of the Face Amount to help ease the financial burden caused by any of the four (4) specific covered surgeries/conditions.

## COVERED CRITICAL ILLNESS CONDITIONS<sup>2</sup>

1. Acute Heart Attack
2. Alzheimer's Disease\*
3. Bilateral Amputation due to Diabetic Complication
4. Deafness
5. End-stage Lung Disease
6. End-stage Renal Disease
7. Invasive Cancer
8. Loss of Speech
9. Major Head Trauma
10. Major Organ Transplant
11. Multiple Sclerosis
12. Motor Neuron Disease
13. Paralysis
14. Parkinson's Disease\*
15. Severe Rheumatoid Arthritis
16. Stroke
17. Total Blindness

## COVERED SPECIFIC SURGERIES/CONDITIONS<sup>2</sup>

1. Cochlear Implant Surgery
2. Glaucoma Surgery
3. Knee Replacement Surgery for one or both knee(s)
4. Severe Osteoporosis\*

\*Coverage for this condition is until policy anniversary on or following the life insured's 85th birthday.

## ENJOY ALL THESE FEATURES TOO!



### LIFE INSURANCE PROTECTION<sup>3</sup>

Secure your loved ones' future while you are in the best of health!

Assuming no critical illness benefit has been paid, SUN Senior Care guarantees life insurance protection equal to 150% of the plan's Face Amount, until age 100.



### LIMITED PAYMENT PERIOD

SUN Senior Care may be paid in 3, 5, or 10 annual installments with a fixed amount throughout the chosen period.

You may also opt to pay semi-annually, quarterly, or monthly.<sup>4</sup>



### LIVING BENEFITS

Earn dividends<sup>5</sup> from your plan which you may use to pay for future premiums, leave with Sun Life to accumulate, or receive in cash.

In case of an emergency, your plan's cash value is also available for a loan.

<sup>1</sup> Sun Life reserves the right to determine the wellness programs.

<sup>2</sup> Diagnosis of any of the covered critical illness conditions and/or specific surgeries performed must be aligned with the definitions indicated in the insurance policy contract.

<sup>3</sup> Benefit is payable assuming no critical illness benefit has been paid previously.

<sup>4</sup> Monthly payment through Auto-Debit or Auto-Charge may also be arranged after payment of the initial quarterly premium.

<sup>5</sup> Dividend earnings are not guaranteed.

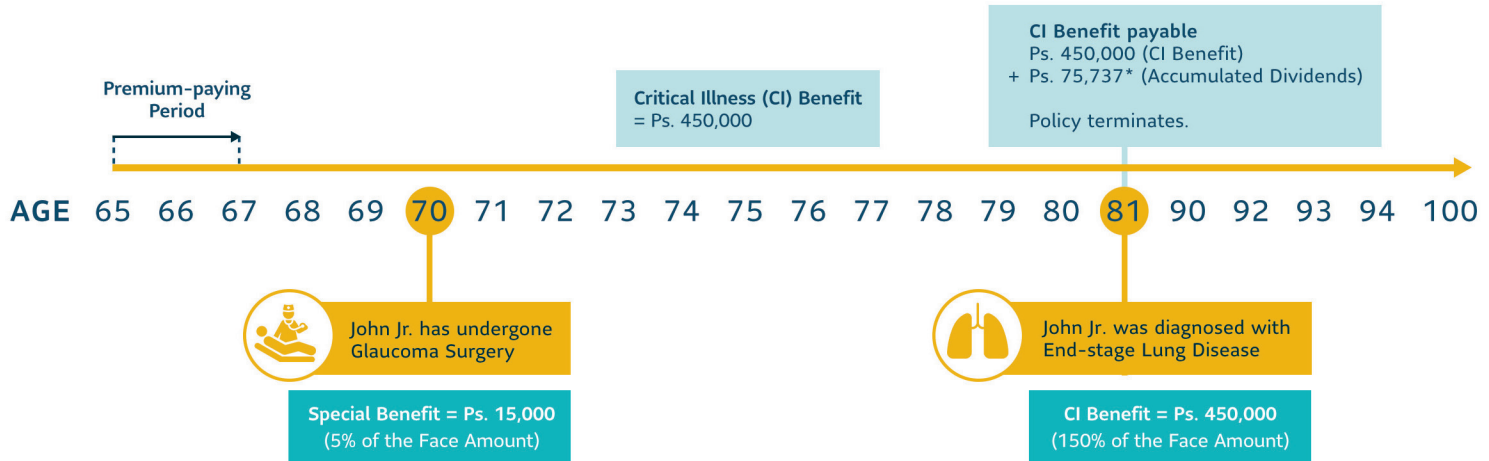
*Note: Benefits indicated in this material are subject to the specific guidelines set by Sun Life and the actual provisions of the insurance policy contract.*

# SUN Senior Care can be availed even at a late stage in life.



John Jr. purchased SUN Senior Care  
 Insured (65 Age)  
 Face Amount = Ps. 300,000  
 Annual Premium = Ps. 135,768 (3-Pay)

|                         |                                       |
|-------------------------|---------------------------------------|
| Total Premiums Paid     | = Ps. 407,304                         |
| Total Benefits Received | = Ps. 450,000 (CI Benefit)            |
|                         | Ps. 15,000 (Special Benefit)          |
|                         | + Ps. 75,737* (Accumulated Dividends) |
|                         | <b>Ps. 540,737</b>                    |



\*Dividends are not guaranteed. The values are computed based on 3.50% dividend accumulation rate which is subject to change and is not guaranteed by Sun Life.

## Benefits at a glance...



### PREVENTION<sup>1</sup>

- Access to Health Preventive Care Services
- Special Access to GoWell Wellness Program



### DIAGNOSIS, TREATMENT & REHABILITATION<sup>2</sup>

- Covers 17 Advanced-Age Critical Illnesses and CI-related expenses for treatment and rehabilitation
- Additional one-time special benefit for specific covered surgeries/conditions



### Other Insurance/ Living Benefits

- Death Benefit
- Guaranteed Cash Value
- Limited Payment Terms
- Dividend Earnings<sup>3</sup>

<sup>1</sup>Sun Life reserves the right to determine the wellness programs.

<sup>2</sup>Diagnosis of any of the covered critical illness conditions and/or specific surgeries performed must be aligned with the definitions indicated in the insurance policy contract.

<sup>3</sup>Dividend Earnings are not guaranteed.





Live your best years secured with SUN Senior Care!

Call 849-9888 or contact your Sun Life Advisors.  
Visit [sunlife.com.ph](http://sunlife.com.ph) for more details.

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