## Nursing home care

LivingCare gives you comprehensive coverage so that if there is a need, you have the option of nursing home care. You can choose the best facility to meet your unique needs.

Private nursing homes can charge a substantial monthly rate; however, with LivingCare you choose the daily benefit amount necessary to meet your future needs.

## Home care

LivingCare provides benefits so that you can stay in your own home and receive the care you need – services such as visiting nurses, therapists and home support services so you can enjoy the comfort of your own home.

These are just a few of the options that LivingCare can provide you.

## Care coordination

Manulife Financial understands that long term care decisions can be very stressful, for both you and your family. That's why we include a care coordination benefit; to provide professional support at no additional cost. It helps you and your family make informed decisions.

A care coordinator – a healthcare worker familiar with local long term care alternatives – will work with you to develop a plan of care.

## Plan for the future

You can purchase LivingCare from age 40 up to age 80. Give yourself the opportunity to live with dignity and not be a burden to your family or a drain on your assets. LivingCare provides an important part of your financial strategy, protecting yourself against the future.

**For more information, contact your advisor or visit www.manulife.ca**

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Helping You Make Better Financial Decisions℠

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Manulife Financial

# Living for today.

# Caring for tomorrow.



**LivingCare**

# Have you planned

## for the potential risk of long term care?

Living for today and caring for tomorrow is a philosophy most people relate to. You spend a lifetime working to acquire the better things in life – a home and a prosperous retirement, along with savings for a rainy day. But have you planned for the potential risk of long term care?

It has been said that the fear of dying too soon has been replaced by the consequences of living too long. Long term care costs can be high, and can threaten the financial security you've worked so hard to achieve.

That's why Manulife Financial has created LivingCare – to protect you, should you require extended care in the future. LivingCare takes away the fear of outliving your savings. By looking after tomorrow's needs today, you can enjoy the life you planned more fully.



**Living** for today.
**Caring** for tomorrow.

### What is LivingCare?

LivingCare is long term care insurance. It provides you with the financial assistance to maintain your quality of life. Benefits can be used for the services and support required to maintain your day-to-day activities should a medical condition or cognitive impairment keep you from being able to take care of yourself. The need arises from a stroke, Alzheimer's, Multiple Sclerosis, or simply from aging.

### Tax-free benefits

LivingCare provides tax-free benefits when there is a need for long term care.

It provides a daily benefit that can be used to cover the cost of having a care provider come to your home, or for you to stay in a nursing home.

LivingCare allows you to take control of your future and maintain your financial independence.

### Why you need LivingCare

You may think that provincial health plans have generous long term care benefits; however, you must have an income below a certain amount in order to qualify for a full or partial government subsidy of accommodation costs in a long term care facility.

Demographics show that as the post World War II generation reaches middle age, greater and greater pressure will be placed on publicly funded health care and social service providers.

This may mean an increasing number of services will require out-of-pocket payments – substantially more than today. Can you afford to pay the difference, or even the full cost, especially on a fixed income?

LivingCare provides you and your family with financial security and peace of mind should you need extended care.

### LivingCare gives you a choice

Given a choice, most people would rather have a family member or friend provide the long term care needed, but is that possible? No one wants to be a burden when they can no longer take care of themselves. With the demands of everyday living, few people are in a position to devote the hours per day it takes to care for a loved one, no matter how much they would like to do it.