

Boost your business with the StartRight disability insurance grad program

Helping you win business with new professionals

The Canada Life™ StartRight grad program is an excellent opportunity to attract new clients with high income potential. It's also a great way to start talking to new graduates about lifelong financial planning and their insurance protection needs.

The StartRight grad program is tailored to help graduates entering select professions get more affordable disability insurance, which can help protect their future income if they're unable to work due to an illness or injury. The grad program offers disability insurance coverage without financial evidence and clients may receive premium reductions for the policy's life. Through the program, a client may have the option to purchase Canada Life My Term™ life insurance or LifeAdvance™ critical illness insurance without having to provide further insurability evidence.

This program can help you stay competitive in the professional graduate market. By approaching graduates now, you can establish meaningful, long-term relationships with professionals who may become high-net-worth clients in the future.

StartRight highlights

- This program offers disability insurance to recent professional graduates who have studied at a Canadian educational institution including Canadian citizens who have studied abroad and are in their first year of practice in Canada.
- Updated advisor reference guide with a revised look and improved readability.
- Reduced underwriting requirements, including maximum issue limits without income justification.
- Option to purchase up to \$1 million of Canada Life My Term life insurance, without further evidence of insurability, within one year of the policy being issued.
- Option to purchase up to \$100,000 of LifeAdvance critical illness insurance, without further evidence of insurability, within six months of the policy being issued.
- Applicable grad premium reductions apply to current and additional coverage purchased through Future Insurability Option (FIO) elections.
- Waived annual policy fee of \$50 (or \$5/month) on all personal disability insurance policies within the grad program.

Level up your grad program conversations

We have a variety of materials to support your grad program conversations:

- [StartRight advisor reference guide](#) provides further details on the program offer, eligibility, and limitations.
- [Protect your future: an exclusive offer for professional graduates](#) (form 46-9542) – provides prospective clients with an overview of the program.

Making grad applications more efficient through underwriting

Use this [checklist](#) to submit business through the grad program.

For more information, speak to a member of the Canada Life insurance sales team.