



**RBC Insurance®**

October 15, 2010

## ***2011 Student Initiative: Available Now!***

Don't wait until graduation to review your disability insurance needs. Get a head start today with the Student Initiative at RBC Insurance®! The 2011 program runs from October 15, 2010 until August 31, 2011.

### **Program Highlights**

- Available to all occupations that are eligible for Student Limits.
- 15% premium reduction on eligible income protection products.
- 5 months of waived premium on eligible products\*  
Reminder: If your coverage begins more than 5 months prior to graduation, premiums will become due prior to graduation.
- Student Business Overhead Expense and Critical Illness offering available.
- Special Future Income Options available at termination of association coverage for physicians.

### **Eligibility**

- Applicant must qualify for Student Limits (See Student Limits page following).
- Applications must be received at RBC Insurance by August 31, 2011, following graduation.
- Premium reductions will apply to The Professional Series® and Practice Overhead Expense policies.

## 2011 Student Initiative – Student Limits

The following monthly indemnities are available without income justification for certain professionals:

### Accountants (CA, CGA, CMA only)

Starting or within first year of practice.....	\$4,000
Articling.....	\$4,000
Final year students.....	\$2,000

### Actuaries, ASA, FSA

Starting or within first year of practice.....	\$4,000
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### Architects

Starting or within first year of practice.....	\$3,500
Articling.....	\$3,000
Final year students.....	\$2,000

### Chiroprodists

Three month pre-grad and first year of practice.....	\$4,000
Final year students.....	\$1,500

### Chiropractors

Three month pre-grad and first year of practice.....	\$2,000
Final year students.....	\$1,000

### Computer Industry Professionals\* (Class 4A-Executives, Consultants, Engineers, Designers, Analysts, Programmers)

Three month pre-grad and first year of practice.....	\$3,500
In final year students.....	\$2,000

### Dental Specialists (Periodontists, Oral and Maxillofacial Surgeons, Endodontists, Prosthodontists, Pediatric Dentists [pedodontists], Specialists in Oral Medicine and Pathology, Dental Public Health Specialists)

Three month pre-grad and first year of practice.....	\$4,000
Graduate residents.....	\$3,000

### Orthodontists

Starting or within first year of practice.....	\$4,500
Graduate Residents.....	\$3,500

### Dentists

Three month pre-grad and first year of practice.....	\$2,000
Third and fourth year dental students.....	\$1,000

### Lawyers, Notaries (Quebec Only)

Starting or within first year of practice.....	\$3,000
Articling.....	\$1,500
Final year law students.....	\$1,000

### MBA, PhD and other Master's Degree Program\*\* Students

(within 12 months pre or post attainment of degree):

Masters of Business Administration (MBA) Program.....	\$3,000
MBA Student (more than 12 months pre-degree).....	\$1,500
PhD Program.....	\$2,000
Other Master's Degree Program.....	\$1,500

### Medical Doctors

Specialists in final year of residence or within first year of practice.....	\$9,000
Others in final year of residence or within first year of practice.....	\$6,500
Fellowship.....	\$7,500
Residents.....	\$4,000
Fourth year medical students.....	\$4,000
Third year medical students.....	\$2,500
First and second year medical students.....	\$1,500

\* Must have university degree in computer science or be a computer science major.

\*\* Program must be affiliated with an accredited Canadian University. MBA will be granted Class 3A. PhD and other Master's will be granted class 2A. Higher occupation class underwriting consideration will be given to those with favourable post degree employment prospects and/or based on our published occupational guidelines.



