

## **StarRight - The 2003 Disability Grad Program**

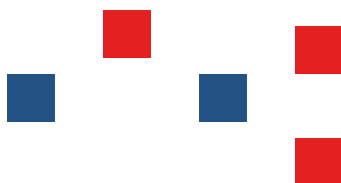
The 2003 StartRight program will be effective January 27, 2003. StartRight is designed to help advisors attract a larger segment of a “high potential” market by expanding to include special programs for:

- Pre-Graduates
- Graduates and First year in practice professionals

### **Highlights of this year's program include**

- Higher discounts on the StarRight Grad Program
- All MBAs are now eligible to participate
- First, second and third year dentists are eligible to participate in the StarRight Pre-Grad Program
- Pre-Grad participants from 2002 are eligible to participate in the StarRight 2003 Grad Program for a new policy in the difference between the issue limits
- Grad participants from 2002 are eligible to participate in the StarRight 2003 First Year in Practice Program for a new policy in the difference between the issue limits
- FIO/FNR for new policies issued in 2003 will be guaranteed to be issued with original policy provisions
- FIO/FNR will no longer be discounted

### **Plus many more value-added enhancements!**



Support materials for the program will be available January 27, 2003

Broker Brochure ( 2582)

Client Brochure ( 2581)