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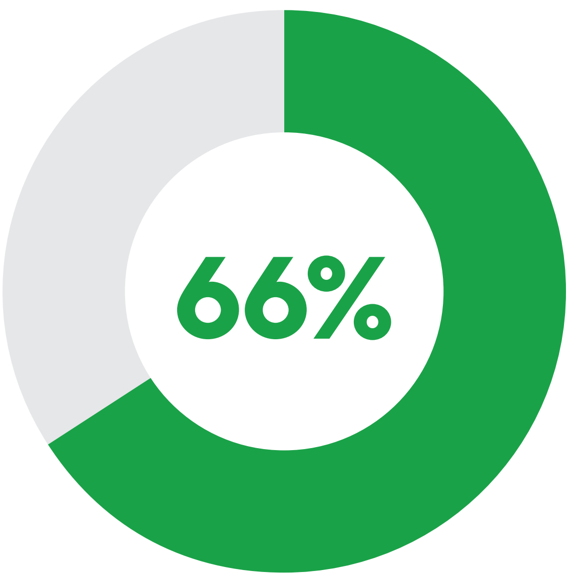
The next generation has entered the chat

Recent graduates are making financial decisions independently, but not alone; many are turning to AI as a second opinion for financial and insurance-related decisions.

Recent graduates are single...



66% of recent graduates are single (and never previously married)

And calling their own financial shots.

Among recent graduates who are involved in financial decision-making:

61%

say they make those decisions independently (without another person).

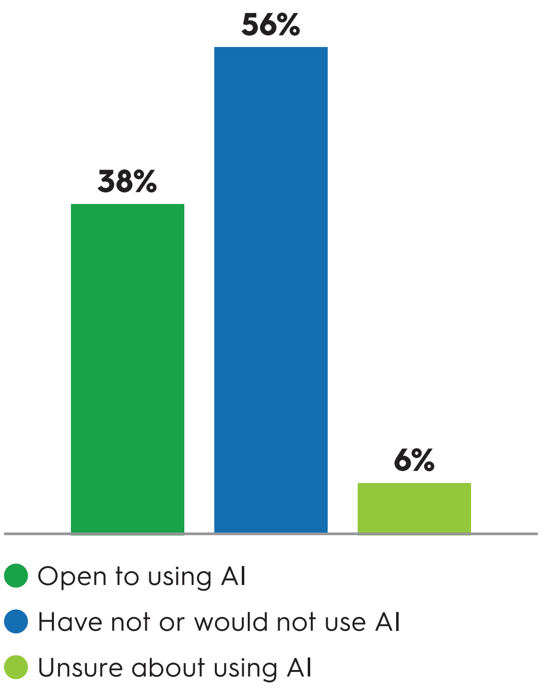
38%

are open to using AI for insurance-related research.

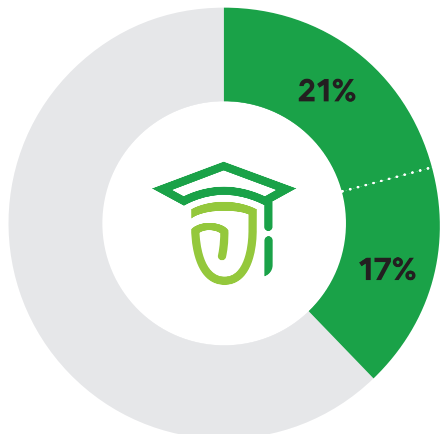
For many recent graduates, financial decision-making is a solo responsibility.

Enter AI: The new crowdsourced second opinion

RECENT GRADUATES USE OF AI FOR INSURANCE-RELATED RESEARCH



RECENT GRADUATES OPEN TO USING AI



38%

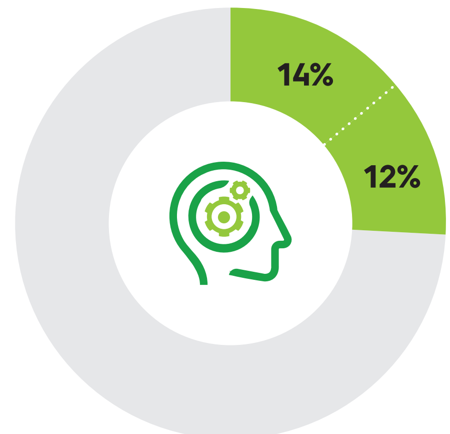
of recent graduates are open to using AI for insurance-related research.

BREAKDOWN

21% would consider using AI

17% have already used AI

CANADIANS OPEN TO USING AI



26%

of Canadians overall are open to using AI for insurance-related research.

BREAKDOWN

14% would consider using AI

12% have already used AI

Trust remains a barrier but improves with use

23% Nearly one quarter (23%) of recent graduates trust AI for insurance recommendations.

44% However, trust in AI recommendations jumps to 44% among recent graduates who have previously used it.

28% Comparatively, 28% of Canadians who previously used AI trust it for insurance recommendations.

A gender divide emerges among recent graduates

Men (14%) are nearly twice as likely as women (8%) to trust AI for recommendations on long-term financial planning.

14% men

8% women

Key takeaway

Recent graduates are comfortable making financial decisions independently, but many are turning to AI as a sounding board when researching insurance.

While AI can help streamline research, the recommendations it generates cannot fully account for an individual's unique financial circumstances, priorities or long-term goals.

This data reinforces for insurers and distributors the importance of creating simpler, more accessible and more personalized digital experiences.

Methodology

Survey field dates: March 31, 2026 to April 20, 2026

Sample size: 2,277

- Recent graduates (age 18-34, graduated within 5 years, <=2 years pre-grad work experience) n = 1,017
- Young adults who did not qualify as recent graduates (age 18-34), n = 620
- Others (age 35+) = 640

Margin of error: +/- 2.1 percentage points, 19 times out of 20

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Rev 7-2026 DOFU 7-2026
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