

# MD FINANCIAL MANAGEMENT: Providing physician-focused advice is what we do

**At MD Financial Management (MD), we understand the distinct challenges you face at every stage of your career. Whether you need help to pay for medical school, prepare for residency, start investing or manage your debt, you'll sleep better knowing you're on the right track.**

## WHAT IS MD FINANCIAL MANAGEMENT?

MD Financial Management (MD) is the only national financial services firm dedicated exclusively to the financial well-being of Canada's medical students, residents, physicians and their families.

## HOW DOES MD HELP?

We help each of our clients reach their investment goals based on who they are as a person. With more than 50 offices across Canada, we administer almost \$60 billion<sup>1</sup> in assets on behalf of more than 100,000 clients.

## WHAT MAKES MD DIFFERENT?

At MD, we are invested in physicians. With more than 50 years of supporting physicians at every step — from medical school through retirement — we understand your career in medicine and how finances are different for a physician family. For these families, it's a matter of having the right financial solutions available. The Scotiabank Healthcare+ Physician Banking Program offers banking solutions tailored to physicians' personal and professional needs throughout their career. MD is also proud to partner with many leading Canadian medical associations. Together with Scotiabank, we work to support Canada's physicians and to share expertise, resources and insights with the greater medical community.

GOT QUESTIONS?	LOOK TO MD FOR HELP WITH ...	WHAT MD CAN PROVIDE
<p>"Is a line of credit a good idea for med students?"</p>	 <p><b>Financing medical school</b></p>	<p>A line of credit can play an essential role in your financial journey, not only in med school but during residency and into practice too. At MD, we understand your unique banking needs as a medical student. That's why MD and Scotiabank have worked together to deliver the Scotiabank Healthcare+ Physician Banking Program, which has banking solutions designed for medical students and early-career physicians.</p>
<p>"I'm a medical student and I'm worried about preparing for residency — what do I need to do?"</p>	 <p><b>Transition to residency</b></p>	<p>At MD, we understand what CaRMS involves — from the financial expense to the emotions of Match Day — and we understand what it takes to plan for your next career stage. That's why we have a dedicated team of specialists who can help medical students prepare for all the changes that come with the transition to residency.</p>
<p>"What financial goals should I be thinking about as I get ready to start practice?"</p>	 <p><b>Transition to practice</b></p>	<p>As you're preparing for this next career stage, and your financial situation is about to change, it's natural to want to start working toward your financial goals, such as paying down med-school debt, buying a home or saving for retirement. An MD Advisor* can be an important part of your team as you enter this exciting new phase.</p>

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<p>"I don't know where to start when it comes to investing. What's my first step?"</p>	 <p><b>Investing</b></p>	<p>The first step is determining what type of investor you are. MD and Scotiabank offer a range of services for every type of investor, including full-service personalized advice, a low-cost digital investment service, and a self-directed online investment and trading platform. An MD Advisor can be your guide, and can help you choose the best investment platform and solution for you.</p>
<p>"Should I incorporate my practice now, or wait? What are my options?"</p>	 <p><b>Incorporation</b></p>	<p>When the time comes to start thinking about incorporation, an MD Advisor can provide guidance on whether incorporating your medical practice is right for you. They can also take a holistic look at your financial situation to ensure your outcomes are optimized and that your personal and corporate finances are working in sync.</p>
<p>"Are there any savings for physicians on personal banking?"</p> <p>"Do I need a special business account for my practice?"</p>	 <p><b>Physician-focused banking</b></p>	<p>Through the Scotiabank Healthcare+ Physician Banking Program, physicians at any stage of their career can benefit from a complete range of preferred personal and business banking solutions, including bank accounts, premium credit cards with travel rewards, lines of credit and private banking.</p>
<p>"I don't know how much I need to save for retirement."</p>	 <p><b>Financial planning and advice</b></p>	<p>Mapping out your most important retirement goals and your desired lifestyle can be a good place to start when it comes to planning for your financial future. An MD Advisor can help you to develop a financial plan and ensure that you are set up for financial success throughout your career and your retirement.</p>

**MORE RESOURCES**

- onboardMD ..... [md.ca/learn/onboard-md](https://md.ca/learn/onboard-md)
- Invested MD ..... [invested.md.ca/student](https://invested.md.ca/student)
- Online tools and calculators ..... [md.ca/tools](https://md.ca/tools)
- Market Watch ..... [invested.md.ca/md-blogs](https://invested.md.ca/md-blogs)
- Scotiabank Healthcare+ ..... [scotiabank.com/healthcare/ca/en.html](https://scotiabank.com/healthcare/ca/en.html)

Contact an MD Advisor today.  
**MD.CA | 1 800 267-2332**

\* MD Advisor refers to an MD Management Limited Financial Consultant (Investment Advisor in Quebec) or an MD Private Investment Counsel Portfolio Manager. • <sup>1</sup> Assets under management observed as of December 2021. • Banking and credit products and services are offered by The Bank of Nova Scotia "Scotiabank". Credit and lending products are subject to credit approval by Scotiabank. Private Banking is offered to clients with a minimum of \$1 million in investable assets. • The information contained in this document is not intended to offer foreign or domestic taxation, legal, accounting or similar professional advice, nor is it intended to replace the advice of independent tax, accounting or legal professionals. Incorporation guidance is limited to asset allocation and integrating corporate entities into financial plans and wealth strategies. Any tax-related information is applicable to Canadian residents only and is in accordance with current Canadian tax law including judicial and administrative interpretation. The information and strategies presented here may not be suitable for U.S. persons (citizens, residents or green card holders) or non-residents of Canada, or for situations involving such individuals. Employees of the MD Group of Companies are not authorized to make any determination of a client's U.S. status or tax filing obligations, whether foreign or domestic. The MD ExO<sup>®</sup> service provides financial products and guidance to clients, delivered through the MD Group of Companies (MD Financial Management Inc., MD Management Limited, MD Private Trust Company and MD Life Insurance Company). MD Management Limited was the first of the MD Group of Companies to be founded, in 1969. MD Financial Management Inc. wholly owns MD Management Limited. For a detailed list of these companies, visit md.ca. MD Financial Management provides financial products and services, the MD Family of Funds and investment counselling services through the MD Group of Companies and Scotia Wealth Insurance Services Inc. • All insurance products are sold through Scotia Wealth Insurance Services Inc., an insurance agency and subsidiary of Scotia Capital Inc., a member of the Scotiabank group of companies. When discussing life insurance products, advisors are acting as Insurance Advisors (Financial Security Advisors in Quebec) representing Scotia Wealth Insurance Services Inc. • Estate and trust services are offered through MD Private Trust Company.