

MD Physician Services Inc. Specializing in you.

Who deserves your trust?



The recent financial crisis uncovered a number of risks confronting investors, from the failure of major U.S. banks to revelations of investment fraud both south of the border and closer to home. These days, trust is at a premium. But, as a client of MD Physician Services Inc., there are a number of important reasons why you can rest assured that your trust is very well placed.

CORPORATE GOVERNANCE

MD Physician Services Inc. is dedicated to doing the right thing. We were created out of the desire to provide physicians with helpful financial solutions—not simply products and services. We know you are busy and have many things to do, and our focus is on providing advice and service that make things easier for you. This motivation is the first thing that sets us apart.

We are owned by the Canadian Medical Association, and we regularly conduct focus groups to deepen our understanding of the personal and financial issues that matter to doctors. Our board is composed of both experienced business people and medical professionals, and brings tremendous integrity and business know-how to the supervision of our management team. Their objective: Make sure that MD Physician Services Inc. is always working in the best interests of our members.

FINANCIAL STABILITY

MD Physician Services Inc. is financially strong. We have approximately \$50 million in financial reserves in place to meet various regulatory requirements and contractual obligations. We have an additional \$40 million in financial reserves to protect against identifiable risks, such as the impact of equity market disruptions. We also have \$10 million in financial reserves above and beyond our insurance coverage with which to compensate clients who may be affected by an error or omission on our part. In all, that's a solid foundation of \$140 million with which to protect and preserve the wealth of our members.

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OBJECTIVE ADVICE

MD Physician Services Inc.'s primary objective is to serve its physician membership, not a group of shareholders. That's why our revenue model—and our mindset—is fundamentally different than the big banks and investment houses. Whereas the vast majority of financial advisors at other firms are paid in whole or in part from sales commissions, our advisors are objective, salaried professionals who do not have a conflict of interest when providing investment products and solutions to you.

We do reward our advisors with bonuses, but not for selling you products. The bonuses we pay are incentives for introducing you to the various wealth management services that are available within our organization. Through these introductions, we are able to integrate your investments with your personal insurance strategy, estate and trust plan, and banking needs. Ultimately, this strategy is aimed at providing better, simpler and smarter solutions for you, the client.

INVESTMENT MANAGEMENT PROCESS

MD Physician Services Inc. takes a truly objective approach to the management of the MD funds. Each fund is managed by hiring exceptional investment managers and combining them in an optimal manner within that fund. We are not constrained by having to engage in-house or affiliated investment managers when we construct individual mutual funds or build comprehensive portfolio solutions.

We search the world for investment managers with the most attractive skill sets and proven performance track records to meet the expectations of our clients. We conduct further research and analysis to blend multiple investment managers within our portfolios in an optimal manner, taking advantage of the value each manager can offer, while simultaneously offsetting risk.

AT MD, WE WORK TO EARN AND KEEP YOUR TRUST THROUGH MULTIPLE LAYERS OF PROTECTION.

- ▲ **Corporate governance.** Your MD advisor can help you keep track of the important tax rules, dates and amounts that will impact your financial plan.
- ▲ **Financial stability.** More than \$140 million in financial reserves are in place to protect our clients.
- ▲ **Objective advice.** Our salaried advisors focus on providing integrated solutions—not earning commissions.
- ▲ **Investment management process.** Individual mutual funds and comprehensive portfolios are constructed with objectivity and discipline.
- ▲ **Portfolio architecture.** Our proven methodology directly links your most important purposes with individual asset allocation strategies.

For financial advice you can trust, please speak with your MD advisor.

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Once selected for our funds, we continuously monitor the investment managers, their people and their processes to ensure that they remain true to the investment goals for which they were retained. And, if we believe that any investment manager will fail to meet our performance objectives, we will quickly and efficiently replace them.

PORTFOLIO ARCHITECTURE

MD advisors make investment recommendations that reflect our firm's very best thinking, thanks to a unifying portfolio architecture that we call the MD Global Portfolio Strategy.

This architecture draws on the work of teams of analysts and leading experts, and enables an MD advisor to work with you to define the specific purposes that drive your investment plan—everything from small, short-term financial goals to major, long-term goals—and tailor individual asset allocation strategies to achieve each purpose.

The result is a customized array of discrete portfolios that can minimize the most profound risk faced by any investor—the risk of not having enough money to achieve one's specific purpose. The MD Global Portfolio Strategy is just another way in which we work to ensure that our clients' financial plans are objectively designed and skilfully executed.

It is not possible to eliminate every conceivable risk. However, clients of MD Physician Services Inc. enjoy a unique and robust set of protections—strong corporate governance, impressive financial stability and an approach to wealth management that is intelligent, disciplined and methodical, with an unwavering commitment to the best interests of our clients. You can trust that your MD advisor will always be there to guide you toward your financial goals in good faith.

QUESTIONS?

CONTACT YOUR MD ADVISOR.

md.cma.ca ▲ 1 800 267-2332



PHYSICIAN
SERVICES INC.
A CMA COMPANY

Commissions, trailing commissions, management fees and expenses all may be associated with mutual fund investments. Please read the prospectus before investing. Mutual funds are not guaranteed, their values change frequently and past performance may not be repeated. To obtain a copy of the prospectus, please call your MD advisor, or the MD TradeCentre at 1 800 267-2332.

MD Physician Services Inc. either wholly owns or has a majority interest in its seven subsidiaries (the MD group of companies*), provides financial products and services, is the fund manager for the MD family of mutual funds, offers investment counselling services, and also provides practice management services (such as consulting, EMR and Health Portal solutions) and related billing services.

* For a detailed list of companies, visit md.cma.ca.