Introducing Your

MD Financial Suite

NEW. ENHANCED. EVOLVED.

MD Financial Management

At MD Financial Management (MD), we know that everyone's circumstances are different. We feel it is important to provide a range of financial service solutions for you to choose from, while maintaining the standard of excellent advice and service you've come to expect from MD.

We now offer a set of new, enhanced and evolved investing services that are designed to let you manage your finances *your* way.

MD's priority is the financial well-being of Canadian physicians and their families, so our services are priced below industry averages.

Do you like to invest and trade on your own?

MD Direct Trade™

Online trading platform provided by Canada's top-ranked online broker, Qtrade[1]

- Find everything you need to buy and sell securities.
- Access comprehensive market research, live market analysis, recommendations from third-party analysts, investment reviews and more.
- Enjoy the reduced trading costs that come with doing things yourself—at $8.45 per trade, the price is lower than before.

Would you prefer automated, low-cost digital advice plus access to a team of Advisors?

MD ExO® Direct

Low-cost, digital investing and advice—made simple

Fill out a questionnaire about your goals and risk tolerance, and you'll get a portfolio recommendation tailored to you.

- Manage your portfolio when and where you want.
- Get access to investment portfolios that are regularly rebalanced and actively managed by leading money managers, at reduced fees.
- Receive advice and answers to your questions from the MD ExO advisory team via phone, email or live chat.

Do you want to work with an MD Advisor?

MD Plus™ account

Comprehensive advice across the full wealth management spectrum

- Face-to-face advice from an MD Advisor dedicated to you and your family and focused exclusively on helping physicians.
- Enjoy more investment options and potential tax benefits.
- Save money on fees through tiered pricing and/or by consolidating accounts in your household—you can take advantage of lower fees the more you invest.

MD Private Investment Counsel

Discretionary wealth management

- Discretionary investment management for those with more complex needs.
- Benefit from a portfolio managed by an experienced MD Private Investment Counsel Portfolio Manager dedicated to your needs.
- Enjoy spending less time managing your money and more time pursuing your personal and professional goals.
- Access investment expertise with leading asset managers from around the world.

	MD Direct Trade™	MD ExO® Direct	MD Plus™ account	MD Private Investment Counsel
Typical investor mindset	Self-Directed Investor	Autonomous Investor	Advisor-Led Investor	
	"I want to do my own research and trading."	"I'm comfortable setting up and monitoring my portfolio online through an automated investment service, with access to a team of Advisors."	"I want to work with a dedicated Advisor and be involved in decision-making."	"I want to work with a dedicated Portfolio Manager who makes all of the decisions about my investments."
Asset Minimum				
$500 or as little as $25/month of pre-authorized contributions	✓	✓[a]	✓	
$200,000 for advisory services through videoconference or $750,000 for in-person advisory services				✓
Level of Service				
Online trading	✓		✓	
Online-guided investing		✓		
Comprehensive financial plan	*	*	✓	✓
Dedicated MD Advisor			✓	✓
MDPIC Portfolio Manager				✓
Investment Options				
MD Funds			✓	
MD Precision Portfolios™		✓[b]	✓	
MDPIM Pools			✓	✓[c]
Third-party mutual funds	✓		✓	
Exchange-traded funds	✓		✓	
Bonds	✓		✓	
GICs	✓		✓	
Stocks	✓			
Advisory Services				
Investing		✓	✓	✓
Financial planning	*	*	✓	✓
Incorporation planning			✓	✓
Estate and trust	**	**	✓	✓
Insurance	**	**	✓	✓
Banking[†]	✓	✓	✓	✓

Talk to an MD Advisor

If you would like more information about these services, please contact your MD Advisor or call **1 800 431-0330**.

[1] Source: www.qtrade.ca/investor/about/media-accolades.
[a] You are able to open an account with any dollar amount. However, only when the cash in your account reaches $500 (after your account fees have been charged) will your money be invested. When the cash in your account exceeds $500, additional fund units will be purchased on your behalf (all fund units are purchased in $500 increments).
[b] MD Precision Portfolios Series F2, MD Money Fund Series F2 and cash only.
[c] MD Plus account clients have access to three passively managed index strategies—MDPIM S&P/TSX Capped Composite Index Pool Series F, MDPIM S&P 500 Index Pool Series F and MDPIM International Equity Index Pool Series F.
* Physicians are entitled to one complete, personalized financial plan at no cost. For a fee, they can choose to receive ongoing financial planning. Physicians' family members can also receive ongoing financial planning for a fee. Please contact your MD Advisor or the MD ExO Direct advisory team for more information.
** Conditions may apply.
[†] Banking products and services are offered by The Bank of Nova Scotia. Credit and lending products are subject to credit approval by The Bank of Nova Scotia.

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