MD Financial Suite

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 provide access to a set of enhanced and evolved investing services designed to let you manage your finances *your* way.

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

Do you want a Portfolio Manager to make ongoing investment decisions on your behalf?

MD Private Investment Counsel

Discretionary wealth management

- MD Private Investment Counsel provides discretionary investment management for those with more complex needs.
- Benefit from a portfolio managed by a dedicated MD Private Investment Counsel (MDPIC) 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.

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 and their families.
- Access to a wide range of investment options, including ETFs, index solutions, MD Funds and third-party mutual funds.
- 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.

Would you prefer automated, low-cost digital advice plus access to an advisory team?

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 answers to your questions from the MD ExO Associate team via phone, email or live chat.

Do you like to invest and trade on your own?

Scotia iTRADE®

Online trading platform with all the tools you need for self-directed investing

- MD clients have access to Scotia iTRADE.
- Find everything you need to buy and sell securities.
- Powerful and extensive research coverage – from Scotia Global Banking & Markets experts to third party leading analyst research from CFRA and Scotia iTRADE's sustainable investing tools – to help you better manage your trades and investments.
- Educational resources to enable self-directed investors of any level to reach their goals.

	MD Private Investment Counsel	MD Plus™ account	MD ExO® Direct	Scotia iTrade®
Typical investor mindset	Advisor-led investor		Autonomous investor	Self-directed investor
	"I want to work with a dedicated Portfolio Manager who makes all of the decisions about my investments."	"I want to work with a dedicated Advisor and be involved in decision-making."	"I'm comfortable setting up and monitoring my portfolio online through an automated investment service, with access to a team of Associates."	"I want to do my own research and trading."
Asset minimum				
$500 or as little as $25/month of pre-authorized contributions		✓	✓[a]	
$200,000 for advisory services through video conference 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		✓		✓[b]
MD Precision Portfolios™		✓	✓[c]	
MDPIM Pools	✓	✓[d]		
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 **1 800 267-2332**.

[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 series D funds only. • [c] MD Precision Portfolios Series F2, MD Money Fund Series F2 and cash only. • [d] 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. • * MD Advisor refers to an MD Management Limited Financial Consultant or Investment Advisor (in Quebec), or an MD Private Investment Counsel Portfolio Manager. • ** 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. • MD ExO®, MD Precision Portfolios™ and MD Plus™ are trademarks of The Bank of Nova Scotia, used under licence. • MD ExO® Direct services are provided by MD Management Limited. Customers' accounts are protected by the Canadian Investor Protection Fund within specified limits. A brochure describing the nature and limits of coverage is available upon request. • 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® 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, MD Life Insurance Company and MD Insurance Agency 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. • MD Private Investment Counsel offers investment counselling services, delivered by MD Financial Management Inc. • Commissions, trailing commissions, management fees and expenses all may be associated with mutual fund investments. Please read the prospectus before investing. Mutual fund securities are not covered by the Canada Deposit Insurance Corporation or by any other government deposit insurer. There can be no assurances that the fund will be able to maintain its net asset value per security at a constant amount or that the full amount of your investment in the fund will be returned to you. Past performance may not be repeated. To obtain a copy of the prospectus, please call your MD Advisor, or the MD Trade Centre at 1 800 267-2332. The MD Family of Funds is managed by MD Financial Management Inc. • Management fees and expenses may be associated with pooled fund investments and the use of an asset allocation service. Before investing, please read the prospectus of the pooled funds in which investments may be made under the asset allocation service. Pooled funds are not guaranteed. Their values change frequently and past performance may not be repeated. The MD Family of Funds is managed by MD Financial Management Inc. • Estate and trust services are offered through MD Private Trust Company. • Insurance products are distributed by MD Insurance Agency Limited. All MD employees dealing with clients regarding insurance products hold life licences.

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