What kind of investor are you?

Do you want long-term planning and investment advice from a dedicated MD Advisor*?

- NO
- YES

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

- NO
- YES

Are you comfortable making all your own investment decisions online?

- NO
- YES

MD Private Investment Counsel

Key features
• Suitable for those with complex planning needs
• Offers specialized solutions
• Has a $200,000 minimum
• Includes access to index solutions and institutional-quality private investments

Practical tip
Ask your MD Advisor about asset levels that trigger cost savings.

MD Plus™ account

Key features
• Work with a dedicated MD Advisor.
• Receive comprehensive financial advice across the full wealth-management spectrum.
• Get access to investment options such as ETFs, index funds and mutual funds.

Practical tip
Did you know account fees are generally tax-deductible?

MD ExO® Direct

Key features
• Fill out an online questionnaire about your goals and risk tolerance, and you’ll get a portfolio recommendation tailored to you.
• Get active management, asset allocation and portfolio rebalancing — all at a lower cost.

Practical tip
Use MD ExO Direct to set up regular RRSP contributions so you don’t have to worry about deadlines.

Scotia iTRADE®

Key features
• This online trading platform has all the tools you need for self-directed investing.
• You can use Scotia iTRADE to manage all or just some of your assets.

Practical tip
Access a variety of online tools and educational resources — including videos, webinars and articles — that help you make investment decisions and track their performance.

If you would like more information about these services, please contact your MD Advisor or call 1 800 267-2332. Or visit us online at mdm.ca/investing/invest-your-way-with-md.

*MD Advisor refers to an MD Management Limited Financial Consultant or Investment Advisor (in Quebec), or an MD Private Investment Counsel Portfolio Manager. • Fees incurred on registered accounts are not tax-deductible. Please consult your tax advisor for more information. • MD ExO Direct offers Series F2 MD Precision Portfolios™, which have lower fees compared with Series A MD Precision Portfolios. • 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. • MD ExO®, MD Plus™ and MD Precision Portfolios™ are trademarks of The Bank of Nova Scotia, used under licence. • MD Private Investment Counsel offers investment counselling services, delivered by MD Financial Management Inc. • MD Financial Management (MD Financial/MD) provides financial products and services, the MD Family of Funds and investment counselling services through the MD Group of Companies.

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