



MD Financial Suite



What kind of investor are you?

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

YES

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

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.

Do you want to be guided through an easy online portfolio set-up, but still have access to advice?

YES

NO



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-deductible¹?

Are you comfortable making all your own investment decisions online?

YES



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.



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.²

Practical tip

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

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. • ¹ Fees incurred on registered accounts are not tax-deductible. Please consult your tax advisor for more information. • ² 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.

Scotia iTRADE® (Order-Execution Only Accounts) is a division of Scotia Capital Inc. ("SCI"). SCI is a member of the Investment Industry Regulatory Organization of Canada and the Canadian Investor Protection Fund. Scotia iTRADE does not provide investment advice or recommendations and investors are responsible for their own investment decisions. ® Registered trademark of The Bank of Nova Scotia, used under license. • All research, analysis, charting, reports, estimates, commentary, information, strategies, data, opinions and news (collectively, the «Research») are provided to you for general informational purposes only and do not address the circumstances of any particular investor. Except for Scotiabank Global Banking and Markets research, all Research has been prepared and supplied by independent third parties that are not affiliated with Scotia Capital Inc. or any of its affiliates, and accordingly may not have been, and no representation is made that such Research has been, prepared in accordance with Canadian disclosure requirements. Neither the Research nor the profiles of the third party research providers have been endorsed or approved by Scotia Capital Inc., and Scotia Capital Inc. is not responsible for the content thereof or for any third party products or services. [See here](#).