Scotiabank + MD Financial Management

Committed to physicians.





Through the Canadian Anesthesiologists' Society's partnership with MD Financial Management (MD) and Scotiabank Healthcare+, you have access to comprehensive financial planning, tailored advice and banking solutions geared to the needs of physicians and medical learners.

With more than 50 years of experience supporting physicians, MD is the only national financial services firm dedicated exclusively to the financial well-being of Canada's physicians and their families. A leading bank in the Americas, Scotiabank helps its customers, their families and their communities achieve success through a broad range of advice, products and services. Combining MD's unparalleled understanding of physicians' financial needs with Scotiabank's deep banking expertise allows us to provide a robust suite of comprehensive financial services tailored specifically to physicians' needs and circumstances, including the uniquely co-created Scotiabank Healthcare+ Physician Banking Program and the innovative Medicus Pension Plan™.

Designed specifically for Canada's incorporated physicians, the Medicus Pension Plan is a multiemployer pension plan that will provide incorporated physicians with a unique opportunity to access predictable lifetime retirement income, including financial protection for their families. Plan development is underway and is expected to launch in 2023, subject to regulatory approvals.\*\*

If you're a physician, contact an MD\* or Scotiabank advisor to find out how they can help. If you're a medical student or resident, you can contact MD's team of Advisors and Early Career Specialists, who are dedicated to supporting you.



Invest in you Advice for every stage of your life and career





Scotiabank Healthcare+
Banking solutions that grow with your career





## **Resources**



Cash flow calculator



Medical school cost calculator



Compound growth calculator



Net worth calculator



Retirement savings calculator



Rent or buy calculator



Mortgage calculator



Webinars

All banking and credit products and services available through the Scotiabank Healthcare+ Physician Banking Program are offered by The Bank of Nova Scotia (Scotiabank). Credit and lending products are subject to credit approval by Scotiabank. \*Registered Trademark of The Bank of Nova Scotia, used under licence.

<sup>\*</sup> MD Advisor refers to an MD Management Limited Financial Consultant or Investment Advisor (in Quebec), or an MD Private Investment Counsel Portfolio Manager.

<sup>\*\*</sup> Please note that, at this time, physicians incorporated in Manitoba, New Brunswick, Newfoundland and Labrador and Quebec are not eligible to join the Medicus Pension Plan.

All insurance products are sold through Scotia Wealth Insurance Services Inc., an insurance agency and subsidiary of Scotia Capital Inc., a member of the Scotiabank group of companies. When discussing life insurance products, advisors are acting as Insurance Advisors (Financial Security Advisors in Quebec) representing Scotia Wealth Insurance Services Inc.

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 and MD Life Insurance Company. MD Management Limited was the first of the MD Group of Companies to be founded, in 1969. 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 and Scotia Wealth Insurance Services Inc.

Medicus™ is a trademark of The Bank of Nova Scotia, used under licence.