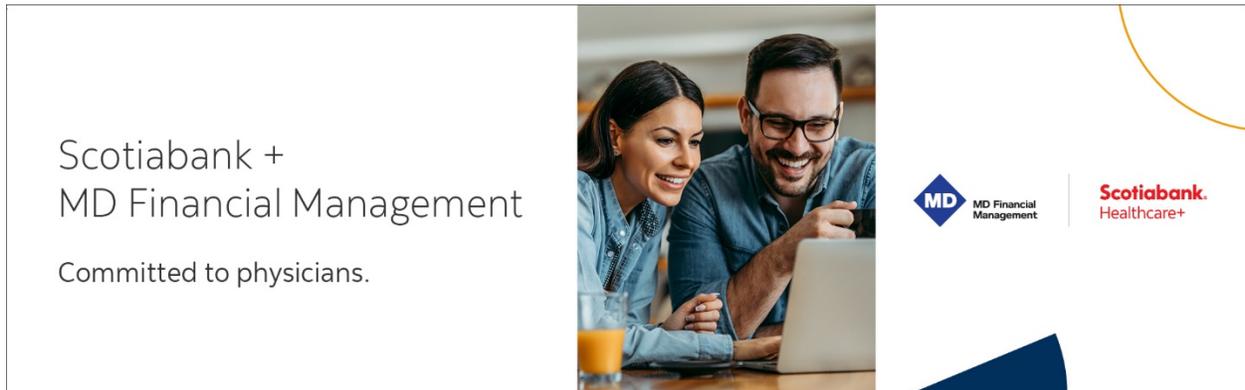


## FINANCIAL RESOURCES



At CAS, together with [MD Financial Management](#) (MD) and Scotiabank, we provide our members with comprehensive financial planning, financial education and banking solutions.

With over a half century of experience supporting physicians, MD is the only national financial services firm dedicated exclusively to the financial health of Canada's physicians and their families. Scotiabank is a leading Canadian bank that provides a broad range of banking solutions to its customers and communities.

Together, MD Financial Management's unparalleled understanding of physicians' financial needs combined with Scotiabank's deep banking expertise allows us to provide you with a robust suite of comprehensive financial services tailored to your needs.

MD Advisors\* spend 75,000+ hours with physicians on average each year<sup>1</sup> — this gives them an in-depth understanding of your unique financial needs at every stage of your career. MD's salary-based Advisors take a team approach to your finances. They help you establish financial goals and work with other MD specialists, including those in insurance and in estate and trust, to provide a comprehensive service focused on reaching your goals and advancing your overall financial well-being.

If you're a physician, contact an [MD Advisor near you](#) to find out how they can help. If you're a medical student or resident, MD has a team of Advisors and [Early Career Specialists](#) dedicated to supporting you.

Through the Scotiabank Healthcare+ Physician Banking Program, MD offers tailored banking solutions to Canada's physicians to help you meet your personal and professional financial needs throughout your entire career. For more information, visit [Scotiabank Healthcare+ Physician Banking](#).

**Advice for every stage of your life and career**



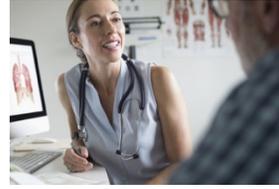
### Student

- Budgeting
- Paying for medical school
- Debt management
- [Banking solutions](#)



### Resident

- Paying down debt or investing
- Starting a family
- Buying a home
- [Banking solutions](#)



### Practising

- Incorporation
- Growing your assets
- Retirement planning
- Insurance
- [Personal, business and private banking solutions](#)



### Retired

- Retirement income
- Estate planning
- [Personal and private banking solutions](#)

## Calculators



[Cash-flow calculator](#)



[Medical school cost calculator](#)



[Compound growth calculator](#)



[Net worth calculator](#)



[Retirement savings calculator](#)



[Rent or buy calculator](#)



[Mortgage calculator](#)

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

<sup>1</sup> Based on a five-year average, from 2015 to 2019.

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 trademarks of The Bank of Nova Scotia, used under licence.

Insurance products are distributed by MD Insurance Agency Limited. All MD employees dealing with clients regarding insurance products hold life licences. Estate and trust services are offered through MD Private Trust Company.

MD Management Limited was the first of the MD Group of Companies to be founded in 1969. MD Financial Management Inc. wholly owns MD Management Limited. MD Financial Management provides financial products and services, the MD Family of Funds and investment counselling services through the MD Group of Companies. For a detailed list of these companies, visit [md.ca](http://md.ca).

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<sup>®</sup> 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](http://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.