

MD Financial Management



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As a Physician Engagement Specialist for the British Columbia region, I help connect physicians and their families with the right MD Advisor* for all their wealth management needs.

MD Financial Management (MD) is the only national wealth management firm committed solely to Canada's physicians and their families. We've worked with clients like you for more than 50 years, which is why we understand that your career is unlike most others.**

MD Advisors receive ongoing training on provincial rules, regulations and benefits so that they're always aware of the important factors in a physician's financial situation. You can rely on MD to provide objective, physician-focused advice on financial planning, investments, estate and trust planning and medical practice incorporation.

I'd love the opportunity to show you the value in working with MD. I can be reached by phone, text or email and would be happy to arrange a meeting with an MD Advisor that works with your schedule.

As a physician, your finances are complex. Your financial needs and priorities change throughout your career in a unique way — funding your education, transitioning to practice, repaying debt, deciding whether to incorporate, buying a home, saving for children's education and your retirement, and more. If you're the spouse of a physician, all of this has an impact on you, too — and can present special opportunities to plan as a household. At MD, we work exclusively with Canada's physicians and their families. We help take care of your financial health, so you're able to enjoy all life's possibilities.

To Find out more, click one of the following:



**8 Things You Need To
Know About MD**



MD Info Sheet



**Financial Planning
Overview**



**MD Students Residents
New To Practice**



**Financial
Management**



Wealth for Healthcare Professionals

Three primary TD Wealth Private Banking accounts are offered:

Chequing Account

Savings Account

U.S. Dollar Account

Benefits at a glance

- TD Private Access Card
- Unlimited transactions
- Free cheque certification/stop payments
- Free Small Safety Deposit Box or equivalent discount on larger box – subject to availability and applicable taxes

- Free bank drafts
- Free personalized cheques
- Branch commission discounted on wire payments sent from personal accounts
- Free to send or request money with Interac e-Transfer®

Credit solutions

Personalized solutions for Loans, Personal Lines of Credit, TD Home Equity FlexLines, and Mortgages.

Overdraft protection service

No monthly service fee on Monthly Plan Overdraft Protection; subject to credit approval.

Access to your account

- Use your TD Private Access Card for purchases with Interac in store and Visa Debit online.
- Make no-fee cash withdrawals from any TD ATM or from a TD branch in Canada.
- No TD ATM fee at non-TD ATMs in Canada.

- Make Canadian bill payments from your account in a TD branch, through TD EasyLine Telephone Banking, EasyWeb Internet Banking and the TD app.
- Set up pre-authorized payments.

Digital banking services

- 24/7 access to EasyWeb Internet Banking and the TD app. Enjoy the security of the TD Online and Mobile Security Guarantee.
- Receive notification of suspicious account activity using TD Fraud Alerts.
- Use your smartphone for in-store purchases in Canada using mobile wallet apps, such as Apple Pay.

- Receive online account statements and access to your account details and images of the cheques you've written that have been cashed.
- Use our personal expense management tool through the TD MySpend app.
- Deposit cheques using TD Mobile Deposit on your smartphone.

Credit cards

Annual Fee for the Primary Cardholder and one Additional Cardholder waived for one of select TD Credit Cards², including:

- TD First Class Travel® Visa Infinite Card
- TD® Aeroplan® Visa Infinite Card

- TD Platinum Travel Visa Card
- TD® Aeroplan® Visa Platinum Card
- TD Cash Back Visa Infinite Card
- TD U.S. Dollar VISA Card

Contact

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Full Service Physician Package



You have taken care of countless Canadians. Let us take care of you.

You have gone above and beyond to keep Canadians safe during the pandemic. It's time your needs are met. The CIBC Full Service Physician Package can provide you with financial peace of mind so you can focus on both meeting your needs today and ensuring a healthy future.



Relationship management

CIBC Business Banking is here to help you find a way forward. Get advice from a team of business experts to support your short and long term goals, every step of the way.



Lending

Get a preferred rate of CIBC Prime¹ minus 0.25% for both your business and personal lending needs.



Credit cards

Personal

Receive one premium CIBC credit card included with an ongoing annual fee rebate of up to \$139 as part of the CIBC Smart[™] Plus bundle offer³.

Business

Get an ongoing annual fee rebate⁴ plus up to 35,000 Aventura[®] Points on the CIBC Aventura[®] Visa[®] Card for Business *Plus* or earn up to 25,000 Aeroplan points on the CIBC Aeroplan[®] Visa[®] Card for Business *Plus*.



Chequing account

Receive an automatic rebate on your Smart[™] Plus account monthly fee when you maintain a minimum daily balance of \$6,000 in your account or \$100,000 in Savings and Investment during the month².



High interest savings account

Maximize your savings with a high interest savings account. Earn a limited time bonus rate when you open your first CIBC eAdvantage[®] Savings Account.



CIBC Preferred Mortgage Pricing^{††}

Every physician and resident in Canada is eligible for our preferred mortgage rates^{††}. No negotiation required.



Business Operating Account for Physicians

A \$0 monthly fee operating account with unlimited monthly transactions¹ (including no fee on Interac e-transfers) and no minimum balance requirement.



Investments

Discretionary

Enjoy employee pricing on CIBC Smart Investment Solutions⁵: 0.5% discount off ongoing account level management fees for clients and their spouses.

Self-directed

Receive CIBC employee flat-fee pricing of \$4.95 per trade on Investor's Edge AND opt for CIBC Premium Edge⁶ with \$1m eligibility threshold lowered to \$500k in household assets, access to Priority Service Team, reduced margin rates and custom reporting and research.



To discuss any of our market-leading offers for physicians, please reach out to:

Contact:

Sanjeev Kumar, SFSR

Email: sanjeev.kumar2@cibc.com



RBC Healthcare Advantage

VIP Bank Account

- ✓ No Minimum Balance
- ✓ Unlimited Debit Transactions Worldwide
- ✓ Low Interest Rate
- ✓ No RBC fee to use ATMs Worldwide
- ✓ FREE Interac e-transfers
- ✓ Overdraft Protection fee waived
- ✓ Up to \$120 rebate on the annual fee of an eligible premium credit card
- ✓ Choice of up to two additional Canadian and one U.S personal account with monthly fees waived
- ✓ Over 5 Credit Cards that are eligible for rebates

Homeline Plan

Finance important goals, improve your cash flow and save money. The RBC Homeline Plan combines an RBC mortgage and Royal Credit Line into one product that allows you to access the equity you have in your home.

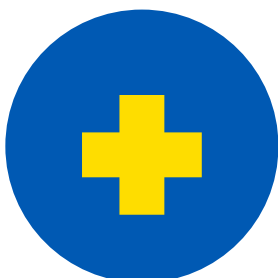
- ✓ **Low Interest Rate**
- ✓ **Apply Once, Borrow Again**
- ✓ **Credit Grows with Equity**
Borrow up to 80% of the value of your home



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As your planner, I'm here to provide the advice that's right for your life. A career of 15 years in the financial services industry has prepared me for this role.



Healthcare
Advantage



Healthcare Advantage
Pro



Financial
Planning



Journey
Guide