



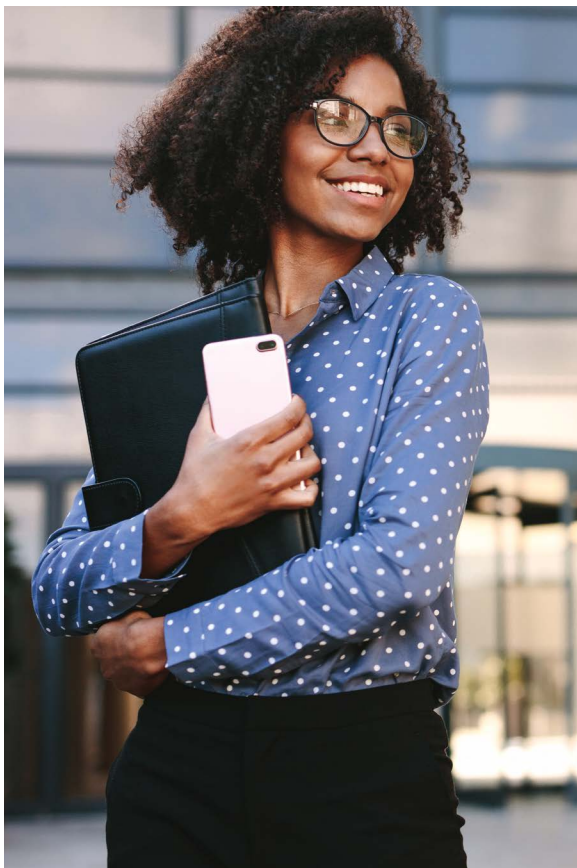
Physician Banking Program

Banking that evolves with you,
at every stage of your career.

Scotiabank[®]
Healthcare+



Whether you are a medical student, resident, fellow, practicing, or retiring physician, the Scotiabank Healthcare+ Physician Banking Program is designed to support you. We've combined MD Financial Management's (MD) over 50 years of experience and deep understanding of physicians' needs with Scotiabank's decades of expertise in banking, to provide you with tailored advice and a suite of banking solutions designed to meet your financial needs at every stage of your career. Together, we provide comprehensive financial planning, advice and banking solutions specific to physicians' needs. Our goal is to deliver a best-in-class banking program to Canada's physicians, ultimately helping you achieve your goals.



MEDICAL STUDENTS

Whether you are managing debt or preparing for residency, we understand the challenges you may face as you begin your medical training and new career as a physician. Having physician-centric advice and the right set of banking solutions will help you manage your finances, making it easier for you to focus on your medical studies.

With Scotiabank Healthcare+ and MD, you have access to:

- Advisors who provide advice and banking solutions specific to medical students' needs;
- Education financing with flexible competitive repayment terms and pricing;
- Fee waivers and rewards on your chequing account and select credit cards;
- Useful content and resources, including early career focused articles and a tool to help you calculate your medical school costs.



RESIDENTS AND FELLOWS

Graduating to the next stage of your medical career introduces new financial considerations. Finding the right advice, banking solutions, and resources to meet your unique financial needs is important to help you navigate this exciting chapter of your career.

With Scotiabank Healthcare+ and MD, you have access to:

- Education financing with flexible repayment terms and the option to continue with a revolving line of credit post-residency and fellowship;
- Personalized financial planning, including cash-flow management for balancing debt and investments with advisors who understand the unique financial needs of medical residents and fellows;
- Flexible mortgage solutions with preferred rates, residents and fellows may qualify for their mortgage based on their estimated projected income¹;
- Banking advice, fee waivers and rewards on your chequing account and select credit cards;
- Useful tools to help you calculate your total cash flow, decide if renting or buying a home is best for you, or to explore mortgage options.



PRACTICING PHYSICIANS

Whether you are starting, managing or growing your practice, or planning for your retirement, our team of Advisors and Healthcare Specialists are committed to providing physician-centric advice and banking solutions tailored to meet your personal and practice financial needs.

With Scotiabank Healthcare+ and MD, you have access to:

- A dedicated Healthcare Specialist to provide tailored advice, practice financing, and banking solutions for physician;
- Personalized financial planning, including objective advice on investments, tax, incorporation, estate and trust, and more;
- Up to 100% financing for purchase and renovation of a medical building;
- Fee waivers on your business operating account and personal chequing account;
- Select business and personal credit cards with rewards and fee waivers;
- Flexible mortgage solutions with preferred rates and reward incentives for physicians;
- A dedicated Private Banker and support team, strategic borrowing solutions, customized banking support and Pursuits™, a leading-edge concierge and travel management service.



RETIRING PHYSICIANS

You dedicated your medical career to taking care of others and now it is time to enjoy the next chapter of your life – your much deserved retirement.

With Scotiabank Healthcare+ and MD, you have access to:

- Specialized advice on closing a medical practice and corporation;
- A dedicated Private Banker and support team, strategic borrowing solutions, customized banking support and Pursuits™, a leading-edge concierge and travel management service;
- Personalized financial planning, including objective advice on investments, tax, incorporation, estate and trust, and more;
- Rewards and fee waivers on select credit cards.

To learn more about the personal and business banking solutions available to you or book an appointment with an Advisor, call Scotiabank Healthcare+ at 1-888-222-3918, or visit **scotiabankhealthcareplus.com**

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¹ The projected income is an average estimated amount based on available industry data and is subject to change. Your actual income may vary. Terms and conditions apply.

² MD Advisor refers to an MD Management Limited Financial Consultant or Investment Advisor (in Quebec).