



Physician Banking Program

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



MD Financial
Management

Scotiabank®
Healthcare+



Whether you are a medical student, resident, practising, or retired physician, the Scotiabank Healthcare+ Physician Banking Program was co-designed with MD Financial Management (MD Financial) to support you. We've combined MD Financial's 50 years of experience and deep understanding of physicians' financial needs with Scotiabank's expertise in banking to provide you with a robust suite of banking services tailored to your financial needs at every stage of your career. Together, we provide comprehensive financial planning, advice, and 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 many challenges you face as you begin your medical training and new career as a physician. Having the right mix of banking options means you can find solutions that are best fit for your needs. We're here to help you achieve financial peace of mind, making it easier for you to focus on your medical studies.

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

- Advisors and a team of experts who provide comprehensive financial planning, advice, and solutions specific to medical students' needs;
- education financing with flexible competitive repayment terms and pricing;
- exclusive fee waivers and rewards on your chequing account and select credit cards.

RESIDENTS

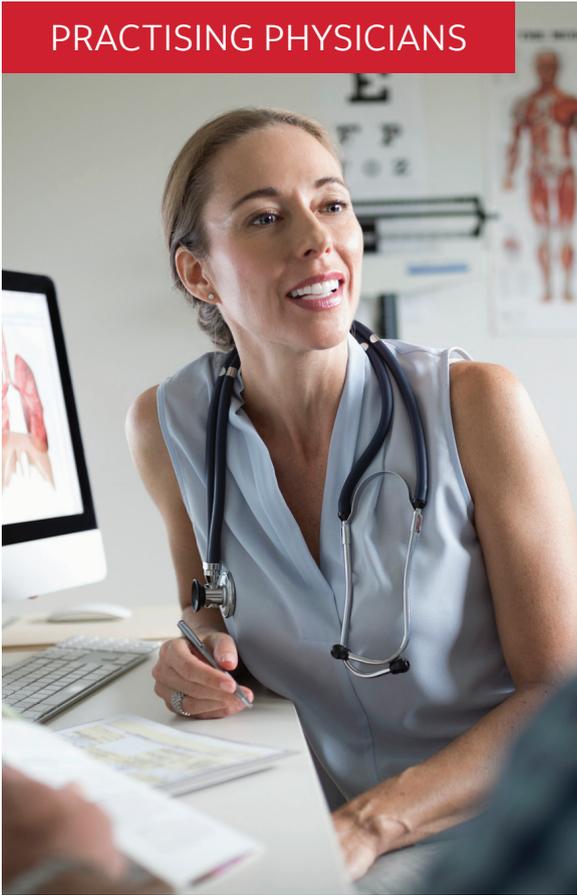


Graduating to the next stage of your medical career introduces new financial considerations. As a resident, finding the right balance between managing your debt, saving for your first home, or managing your tax deductions and credits can be complex. Scotiabank Healthcare+ and MD Financial offer expert financial advice, online tools, and resources built with the needs of medical residents like you in mind.

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

- personalized financial planning, including cash-flow management for balancing debt and investments with advisors that understand the unique financial needs of medical residents;
- flexible mortgage solutions with preferred rates and reward incentives for residents and fellows;
- exclusive 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 explore mortgage options.

PRACTISING PHYSICIANS



Whether you're growing your practice, incorporating your business, investing, or planning for your retirement, Scotiabank and MD Financial are committed to providing physician-centric financial advice and tailored banking solutions to meet your personal and business needs.

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

- personalized financial planning, including objective advice on investments, tax, incorporation, estate and trust, and more;
- a dedicated healthcare and professional specialist team with expertise in business banking solutions for physicians;
- exclusive 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;
- Private Banking preferential services including a dedicated Private Banking team, customized lending options to take advantage of investment opportunities and access to Pursuits™, Scotiabank's leading-edge exclusive concierge and travel management service.

RETIRED PHYSICIANS



As you approach the close of your medical profession, let Scotiabank and MD Financial focus on maximizing and customizing your banking solutions and investment opportunities to help you get the most out of your much-deserved retirement.

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

- specialized advice on closing a medical practice and corporation;
- Private Banking preferential services including a dedicated Private Banking team, customized lending options to take advantage of investment opportunities, and access to Pursuits™, Scotiabank's leading-edge exclusive 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.

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