

This document contains key information you should know about MDPIM International Equity Pool - Series T. You can find more detailed information in the fund's simplified prospectus. Ask your adviser for a copy, contact the manager at 1800 267-2332, or visit md.cma.ca.

Quick facts

Date fund created:	October 25, 2010	Minimum investment:	Initial purchase \$3000
Total value on August 31, 2011:	\$1.4 billion	Fund manager:	MD Physician Services Inc.
Management expense ratio (MER):	not available*	Fund advisors:	Comgest Asset Management International Limited of Dublin, Ireland; Mondrian Investment Partners Limited of London, UK; Walter Scott Investment Partners Limited of Edinburgh, Scotland; EARNEST Partners, LLC, of Atlanta, Georgia, USA; LSV Asset Management, of Chicago, Illinois, USA; CIBC Global Asset Management of Montreal, QC
Distributions: Income distributions	Several times per year [†]		
Capital gains distributions	Monthly, Return of Capital		

*Unitholders pay a scaled managed account fee based on assets under management. Maximum fee is 1.50%. The Pool also charges a 0.28% foreign advisory fee.

[†]The series T units of this Fund aims to include a targeted amount of return of capital (ROC) in its distributions. Any ROC distributions will be paid in cash (by cheque or electronic transfer).

What does the fund invest in?

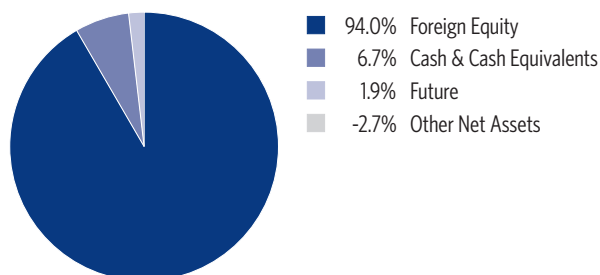
The fund invests in a diversified portfolio of equities in international and emerging markets.

The fund's investments will change. The charts below give you a snapshot of the fund's investments on August 31, 2011.

Top 10 investments (August 31, 2011)

- iShares MSCI EAFE Index Fund
- Vanguard Msci Emerging Markets
- Taiwan Semiconductor - SP ADR
- Tesco plc
- Novartis Ag Reg
- MSCI EAFE eMini Index Futures
- Canon Inc
- Tokio Marine Holdings Inc
- Unilever plc
- Sabmiller plc

Investment mix (August 31, 2011)



Total number of investments 189

The top 10 investments make up 30.5% of the fund.

How has the fund performed?

This section tells you how the fund has performed since inception. Returns are after expenses have been deducted. These expenses reduce the fund's returns.

It is important to note that this does not tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

The average return is not available for this fund as it has not been distributed to the public under a simplified prospectus for 12 consecutive months.

Year-by-year returns

The year-by-year returns is not available for this fund as it has not been distributed to the public under a simplified prospectus for a full calendar year.

How risky is it?

When you invest in a fund, the value of your investment can go down as well as up. MD Physician Services Inc. has rated this fund's risk as Medium to High.

For a description of the specific risks of this fund, see the fund's simplified prospectus.



Are there any guarantees?

This fund is like most mutual funds and does not have any guarantees. You may not get back the amount of money you invest.

Who is this fund for?

Investors who:

- Are looking for a fund that is suitable as a core International investment within a well diversified portfolio.
- Are seeking an investment pool that invests primarily in international stocks with a combination of fundamental value characteristics and strong growth prospects.
- Have an investment time horizon of over ten years as a stand alone pool.

Before you invest in any fund, you should consider how it will work with your other investments and your tolerance for risk.

A word about tax

Generally, you will have to pay income tax on any money you make on a fund. How much tax you will pay depends on the tax laws where you reside, and whether or not the fund is held in a registered plan such as a Registered Retirement Savings Plan or a Tax Free Savings Account. Please keep in mind that if you hold the fund in a non-registered account, fund distributions are included in your taxable income whether they are taken as cash or re-invested.

How much does it cost?

The following tables show the fees and expenses you could pay to buy, own and sell Series T units of the fund. The fees and expenses are different for each series. Ask about other series that may be suitable for you.

1. Sales charges

There are no sales charges applicable to this fund.

2. Ongoing fund expenses:

The Fund series expenses are made up of the operating expenses and trading costs. This Fund does not charge a management fee, rather unitholders pay a scaled managed account fee based on assets under management, the maximum fee of which is 1.50%. The fund is charged a foreign advisory fee of 0.28%. Since this fund has been distributed for less than 12 consecutive months operating expenses and trading cost are not yet available.

3. Other fees

You may have to pay other fees when you sell or switch units of the fund.

Fee	What you pay
Early redemption fees/ Short-term trading fee	2% of the amount redeemed or switched within sixty (60) days from the date the units were purchased.
Transfer-out fee	\$100 plus applicable taxes

What if I change my mind?

Under securities law in some provinces and territories, you have the right to:

- withdraw from an agreement to buy mutual fund units within two business days after you receive a simplified prospectus, or
- cancel your purchase within 48 hours after you receive confirmation of the purchase.

In some provinces and territories, you also have the right to cancel a purchase, or in some jurisdictions, claim damages, if the simplified prospectus, annual information form or financial statements contain a misrepresentation. You must act within the time limit set by the securities law in your province or territory.

For more information, see the securities law of your province or territory, or ask a lawyer.

For more information

Contact MD Physician Services Inc. or your MD advisor for the fund's simplified prospectus and other disclosure documents. These documents and the fund facts make up the fund's legal documents.

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