



Energize your finances

A complete solution to finance your medical studies.

MD Financial understands the unique financial needs of medical students. We work with you to find the best source of medical school funding whether through scholarships, bursaries, government loans, or a line of credit. Your MD consultant can help you analyze your cash flow, set goals and create a budget so you can finish your studies with a manageable debt.





Let's face it: attending medical school is a significant investment.

Supported by the experienced and trusted financial advice of your MD consultant, our solution features:

Medical Student and Resident Line of Credit²

Our unique medical school financing solution lets you borrow up to \$200,000 by the end of residency in flexible annual increments—a key feature to help you keep your debt at a manageable level.

The interest and principal payments can be deferred until 12 months after you complete residency, so the interest simply accrues within your account and no monthly payment is required during this period.

Other benefits:

- ▲ A low interest rate
- ▲ A personalized CMA/MD client card to use as a daily transaction account
- ▲ Up to 200 free cheques per year
- ▲ Unlimited electronic transactions, including withdrawals, deposits and transfers at NBC ATMs or THE EXCHANGE[®] Network ATMs (over 2100 across Canada).

No-fee⁴ chequing account—a privilege reserved for medical students and residents

Like the line of credit, the Medical Student and Resident Privilege Account has no monthly fee,³ with unlimited electronic transactions and up to 200 free cheques per year.

The CMA/MD MasterCard²

Two great cards that enable you to carry the mark of your profession in your wallet:

CMA/MD Gold MasterCard—a no-fee card program with valuable insurance benefits.⁴

CMA/MD Platinum MasterCard—an extensive travel and insurance rewards program. Students and residents do not pay the annual fee during the first two years (\$100 per year thereafter).⁴

The annual interest rate was 19.5% as of June 1, 2007.

MD consultants specialize in providing medical students like you with advice and solutions to meet your needs today, and to plan for your financial future.

Contact MD Financial today.
mdfinancial.cma.ca ▲ 1 800 267-2332

MD Financial includes CMA Holdings Incorporated, companies offering financial planning and a banking referral service through MD Management Limited, mutual funds by MD Funds Management Inc. and MD Private Trust Company, investment counselling services by MD Private Investment Management Inc., estate and trust services by MD Private Trust Company, and insurance products by MD Life Insurance Company and MD Insurance Agency Limited.

You may be wondering how you are going to fund your education while minimizing your debt. Rest assured, MD Financial offers one complete financing solution that can help you balance school and living expenses with your future financial goals.¹

¹ Banking products are provided by National Bank of Canada's Partnership Branch through a relationship with MD Management Limited.

² Subject to credit approval by National Bank.

³ Does not include Interac[™] or CIRRU[®] user fees.

⁴ STATEMENT OF ACCOUNT: Mailed every 30 days. Grace period/payment date: 21 days from statement date. Minimum payment required each month: 3% of your outstanding balance or \$10, whichever is greater. Examples of credit charges calculated over a 30 day period at the applicable interest rate as of June 1, 2007:

If average balance is:

Annual interest rate (no annual fees)	\$500.00	\$3000.00
19.5%	\$8.01	\$48.08

The annual interest rate for the Platinum and Gold MasterCards was 19.5% as of June 1, 2007.