

Protect your home and family



**PHYSICIAN
SERVICES**
CMA COMPANIES



Protect your home and family

You've taken the time to find the right home and the right mortgage. Shouldn't you also take the time to choose the right debt protection for you, your family and your home?

Choose affordable, flexible coverage that you control

Proper debt structuring and protection against unforeseen events such as illness, disability or death are key elements of building wealth.

A variety of insurance options are available to protect your home and family. Take the time to consider professional advice and review your needs when taking on additional debt.

Lending institutions may offer creditor protection insurance to pay off your mortgage in the event of your untimely death. Some will pay down your mortgage if you are diagnosed with a critical illness, or pay your regular mortgage payments if you become disabled. This is group coverage

that is designed to protect the lender as much as the person who is insured.

Through MD Physician Services, you and your family have access to a wide range of insurance solutions tailored to meet the needs of physicians and their families. Your salaried MD advisor can help you choose flexible and affordable insurance solutions today that will ensure your future goals of building and protecting your wealth are not compromised.

Ensure flexibility of coverage

Typical creditor insurance offerings

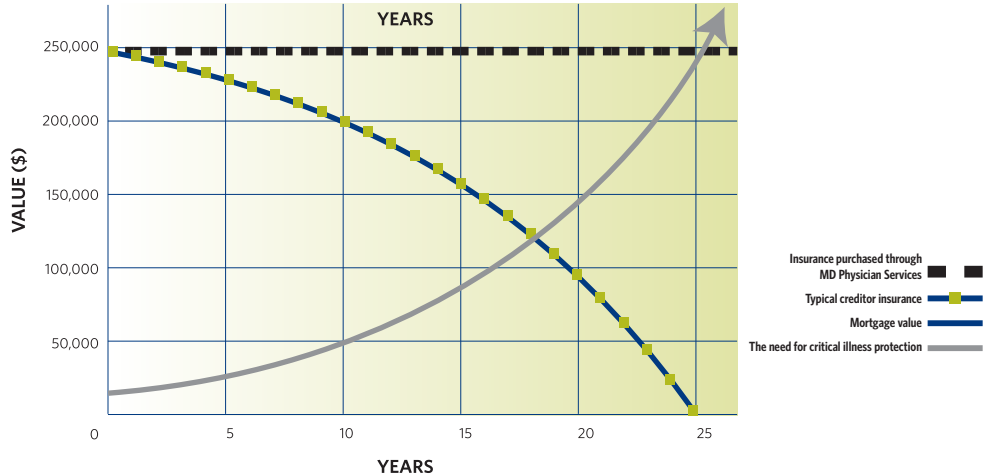
- ▶ There is no cash value, no premium flexibility or ability to move to a permanent life insurance policy if your needs change.
- ▶ Life or critical illness insurance covers the exact amount of your mortgage.
- ▶ Your coverage decreases as the mortgage is paid down, but your premiums remain the same. This means you have no coverage when the mortgage is paid off.
- ▶ Critical illness coverage has limited covered conditions.
- ▶ Some have pre-existing condition clauses for critical illness coverage.

MD Physician Services insurance solutions

- ▶ You select the plan that meets your needs, including a cash value return if the insurance was not needed.
- ▶ Your coverage does not decrease as the mortgage is paid down.
- ▶ Additional funds could be available at a time your family may need them the most.
- ▶ You can reduce the amount of coverage when you want.
- ▶ Access to up to 24 covered critical illness conditions plus five covered illness-assist conditions with no pre-existing condition clauses (fully underwritten).

Typical creditor insurance covers the exact amount of your mortgage.

MD Physician Services provides a pressure-free environment to meet face-to-face and discuss difficult topics such as the financial consequences of dying too soon, recovering from a critical illness or becoming disabled.



Maintain control of your coverage

Typical creditor insurance offerings	MD Physician Services insurance solutions
<ul style="list-style-type: none">▶ Your lender owns the policy.▶ If you find a better mortgage rate at another lending institution, you will have to requalify medically for the life insurance protection.▶ Your life or critical illness insurance cannot be moved to another institution.▶ Your lender automatically pays off the mortgage if you die or if you're diagnosed with one of the covered illnesses.▶ Your beneficiary has no choice about how to use the funds.	<ul style="list-style-type: none">▶ You own the individual life or critical illness policy, not your lender. While provincial medical association plans are owned by the association, they are developed exclusively for the benefit of physician members. For example, some offer annual premium refunds. The provincial medical association coverage is also portable out of province as long as you maintain your membership status.▶ You have the choice to switch your mortgage to another lending institution without jeopardizing your coverage.▶ Your beneficiaries can choose how to use the funds:<ul style="list-style-type: none">– to pay off the mortgage.– to provide a monthly income.– to take care of another more immediate need.

Note: Provincial medical association insurance solutions can be offered by MD advisors in provinces where MD Physician Services has an insurance alliance with the provincial medical association: British Columbia, Alberta, Saskatchewan, Ontario, Quebec, New Brunswick, Nova Scotia, Prince Edward Island and Newfoundland. MD advisors can also offer competitive and cost-effective individual insurance solutions throughout Canada.

Get the most for your money

Typical creditor insurance offerings

- ▶ The effective cost per \$1,000 of coverage generally increases every year (because the premiums stay the same even though the coverage amount decreases with every payment).

MD Physician Services insurance solutions

- ▶ You choose the type of insurance to best suit your needs, with premiums to suit your budget.
- ▶ You can choose a plan that will keep the premium you pay level for 10 or 20 years, or for the term of the coverage you've chosen, including for your lifetime.
- ▶ Individual critical illness insurance premiums are guaranteed and non-cancellable. The optional Return of Premium benefit on individual critical illness insurance may return up to 100% of the premium if the individual remains healthy.

MD advisors are financial protection experts who can seamlessly integrate your insurance, investments, estate, trusts and banking within a truly integrated wealth management strategy.

MD Physician Services is focused on building and protecting your long-term wealth. It's what we've been doing for physicians and their families for over forty years.

Contact MD today.

md.cma.ca | 1 800 267-2332

MD Physician Services provides financial products and services, the MD family of mutual funds, investment counselling services and practice management products and services through the MD group of companies. For a detailed list of these companies, visit md.cma.ca.

All life-licensed MD advisors have life licences with MD Insurance Agency Limited.

In all cases, actual policy language will prevail. Please refer to your policy document for complete information about your coverage.