



MANAGEMENT
LIMITED
A CMA COMPANY

Visit studentfinances.cma.ca today to view our webcast on *Organizing Your Finances for Medical School* and to find out more about MD Financial and your medical associations.

Dear Medical Student,

Congratulations on being accepted to medical school. As you begin this exciting journey, you're not only entering medical school, you're joining an entire community of professionals who can help you with any challenges you may face along the way.

By joining your provincial medical association and the Canadian Medical Association (CMA), you will benefit from strong advocacy efforts, great online resources such as comprehensive medical search tools and free online textbooks, CMA medical librarians to assist with your research and a subscription to the *Canadian Medical Association Journal* (CMAJ).

As a CMA member, you will also have access to the objective financial advice, products and services of MD Financial (comprising MD Management Limited and other CMA companies)—the only financial services provider in Canada dedicated exclusively to physicians and their families.

As a salaried MD Management advisor, I can help you establish financial strategies for now and the future, with recommendations that are in your best interest, including helping you decide how to:

- ▲ fund your medical education, including scholarships, bursaries, government loans and lines of credit
- ▲ map out a realistic budget to help minimize and manage your debt
- ▲ build an investment strategy when the time is right
- ▲ establish a good credit history
- ▲ protect family finances from unexpected health events, including loan payment if disabled or paying off loans at death, through insurance

MD Financial provides access to an exclusive suite of banking solutions through a relationship with National Bank's Partnership Branch, including a medical student and resident line of credit,¹ a no-fee chequing account,² competitive credit cards and mortgages.¹

I invite you to meet with me at your convenience by telephone, toll free at **1 866 243-9505**, to review and organize your personal financial situation before you start medical school—so you can begin your journey in medicine with confidence. Alternatively, you can also contact me at mdadvice@cma.ca.

Sincerely,

Sally McRae, FMA
MD Management Advisor
mdadvice@cma.ca ▲ **1 866 243-9505**

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

² Does not include Interac™ or CIRRUS® user fees.

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