

While you're focused on the health of your patients, MD Financial Management (MD) and Scotiabank are committed to protecting everything you've worked so hard to achieve.

MD is here to help you and your family whenever we can, whether you are a client or not. And Scotiabank has introduced flexible measures to alleviate the financial hardship physicians may be experiencing as a result of COVID-19.

What physicians need	How we can help
Information and advice	<p>We continue to update the information on our dedicated COVID-19 page. Some highlights include:</p> <ul style="list-style-type: none"> • Cash-flow planning article that includes practical tips and strategies. • An interactive tool to help you find out which measures you could qualify for as a physician — in 30 seconds or less. • Market Watch podcasts for the latest developments in the markets. <p>MD Advisors* are available for virtual meetings with physicians at any time.</p>
Exclusive banking benefits	<p>The Scotiabank Healthcare+ Physician Banking Program provides exclusive banking benefits to Canadian physicians. These benefits may offer timely value during this difficult period:</p> <ul style="list-style-type: none"> • Prime** minus 0.25% on: <ul style="list-style-type: none"> » an unsecured personal line of credit (up to \$400,000) » a home equity line of credit » a student line of credit (up to \$350,000 and a two-year repayment grace period after graduation) • Monthly fee waiver on: <ul style="list-style-type: none"> » business operating accounts » personal chequing accounts • Annual fee waiver on select personal and business credit cards. • Flexible mortgage solution with preferred physician rates and miss-a-payment option.
Priority for frontline healthcare workers	<p>For a limited time, Scotiabank will be providing priority line service for frontline healthcare workers through their Contact Centre. If you are a physician, nurse, paramedic or other healthcare personnel, please contact Scotiabank at 1-888-777-4650 to receive priority line service.</p>
Answers to your COVID-19 financial questions	<p>MD is always available to answer financial questions from physicians, whether they are MD clients or not. If you are not a client, please send us your question here. If you would like to meet with an MD Advisor for something more personalized, call us at 1 800 267-2332.</p>
Webinar on navigating COVID-19	<p>Watch this informative webinar to gain a better understanding of emergency support programs, as well as financial considerations to contemplate as a result of COVID-19.</p> <ul style="list-style-type: none"> • In April, MD hosted a market update webinar for CAR members. If you missed it, listen to a recorded version here (in English only).

*MD Advisor refers to an MD Management Limited Financial Consultant or Investment Advisor (in Quebec), or an MD Private Investment Counsel Portfolio Manager.

**Prime rate means the annual variable interest rate published by the lending financial institution from time to time as the benchmark interest rate for Canadian dollar demand loans. This rate is subject to change without notice. See the current prime rate [here](#). • MD Financial Management provides financial products and services, the MD Family of Funds and investment counselling services through the MD Group of Companies. For a detailed list of these companies, visit [md.ca](#). • Banking and credit products and services are offered by The Bank of Nova Scotia "Scotiabank". Credit and lending products are subject to credit approval by Scotiabank. • ® Registered trademarks of The Bank of Nova Scotia.