

Canadian Dentists' Investment Program

# Investment Account for Business

## HELPING KEEP YOUR EARNINGS WORKING

Are you putting your business earnings in a bank account earning a low interest rate? Instead, why not give that money the potential to climb higher by opening an **Investment Account for Business**, which provides superior advantages to support your business goals.

- **For partnerships, corporations or individual pension plans**
- **Wide range of investment funds — including corporate class**
- **Leading fund managers**
- **Extremely low fund management fees**
- **No-cost investment planning advice\***

*If you have questions about the plan, or would like to obtain no-cost investment planning advice\* from a licensed professional, please call CDSPI Advisory Services Inc. toll-free:*

**1-877-293-9455 ext. 5023**

**Online, visit [www.cdspi.com/invest-account](http://www.cdspi.com/invest-account)**

**CDSPI**

\* Restrictions may apply to advisory services in certain jurisdictions.

The Investment Account for Business is a part of the Canadian Dentists' Investment Program, which is a member benefit of the CDA and participating provincial and territorial dental associations, and is provided by CDSPI.

# Gain These Advantages from the Investment Account for Business

- **Leading fund managers** with management styles to match your objectives — including McLean Budden, Invesco Trimark, Phillips, Hager & North, BlackRock® and CI Investments
- **A wide range of funds** to meet all your needs, including money market, bond, dividend, domestic and international equity funds, as well as guaranteed funds (equivalent to term deposits) and Managed Risk Portfolios (wrap funds). In addition, Corporate Class Funds offer the stability of fixed income returns with the tax efficiency of capital gains — see *CDSPI Fund Descriptions* booklet
- **Extra security** through segregated investment funds to protect your investments from claims of creditors when you meet certain conditions
- **Extremely low management fees** ranging from 0.65 to 1.77 per cent depending on the fund selected — and no loads or routine service charges† that can put a drag on your returns
- **Professional assistance at no cost** in setting up your plan and making investment choices\* — with no sales pressure

† Surcharges may be levied for short-term trading.

Management fees are subject to applicable taxes.

BlackRock is a registered trade-mark of BlackRock, Inc.

## Eligibility

If you are a member of the CDA or a participating provincial or territorial dental association\*\*, you are eligible to participate in this **Investment Account for Business**.

## Aim Higher

Open an **Investment Account for Business** today and help keep your business earnings working. It's as easy as filling out an application form ([www.cdsapi.com/invest-account](http://www.cdsapi.com/invest-account)).

\*\* Excluding the ACDQ in Quebec.