

Canadian Dentists' Investment Program

Investment Account

HELPING YOUR SAVINGS REACH THEIR POTENTIAL

Are you saving for a special purchase or additional retirement income, or investing your business earnings? If you put your money in a bank account earning a low interest rate, inflation may keep your dreams out of reach. Instead, give your non-registered savings the potential to climb higher by opening an **Investment Account**, which provides superior advantages to support your savings goals.

- **Wide range of investment funds**
- **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

CDSPI

* Restrictions may apply to advisory services in certain jurisdictions.

The Investment Account 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

- **Leading fund managers** with management styles to match your objectives — including McLean Budden, Invesco, 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) — 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 cent¹ depending on the fund selected — and no loads or routine service charges² 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

Eligibility

You are eligible to participate in this **Investment Account** if you are a member of the CDA or a participating provincial or territorial dental association (in Quebec, only CDA members are eligible) or if you work for a dentist who is a member of one of those associations. Your immediate family members can also participate. Staff members of the CDA, all provincial dental associations and other specified dental organizations can participate as well.

Start Investing Today

Open an **Investment Account** by filling out an application form (www.cdspi.com/invest-account) and returning it with your contribution, or transfer proceeds from another institution to CDSPI by also filling out a transfer of non-registered investments form (www.cdspi.com/invest).³

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

¹ Management fees are subject to applicable taxes.

² Surcharges may be levied for short-term trading.

³ The minimum initial purchase per investment fund is \$50; the minimum additional purchase per investment fund is \$25; the minimum pre-authorized contribution per investment fund is \$25 (with the exception of Guaranteed Funds, which are each subject to a minimum \$500 deposit).