

Investment

CDA 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 choosing the **CDA 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/cda-invest-account

* Restrictions may apply to advisory services in certain jurisdictions.

The CDA Investment Account is part of the Canadian Dentists' Investment Program, which is a member benefit of the CDA, administered by CDSPI.



Gain These Advantages from the CDA Investment Account

- **Leading fund managers** with management styles to match your objectives — including McLean Budden, Invesco Trimark, Phillips, Hager & North, Altamira 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 *CDA 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.

Eligibility

If you are a member of the CDA or ODA, or work for a dentist who is a member of one of those associations, you are eligible to participate in the **CDA Investment Account**. Your immediate and extended family members can also participate. Staff members of the CDA, all provincial dental associations and other specified dental organizations can participate as well.

Aim Higher

Join the **CDA Investment Account** and help your non-registered savings reach their potential. It's as easy as filling out an application form (www.cdspi.com/cda-invest-account), and returning it with your initial contribution cheque of \$50 or more. Subsequent deposits can be as low as \$25.