

MAKE YOUR DENTAL PRACTICE
A BETTER PLACE TO WORK

Dental Edge Group RRSP Service

Gain a competitive edge in attracting and retaining employees by providing them an easy, tax-effective way to save for their futures.

Your employees can invest across a wide selection of investment options, including Managed Risk Portfolios, Corporate Class Funds, and Guaranteed Funds. All CDSPI Funds are offered at highly competitive rates, due to the purchasing power of the Canadian dental community.

CDSPI FUNDS

The CDSPI Funds provide opportunity to diversify across a wide range of world-class investment managers, asset classes, styles and market capitalizations.

Exclusive access to nine world-class investment managers.

	FUND NAME	FUND MANAGER
INCOME	Bond Fund	Phillips, Hager & North Investment Management
	Bond & Mortgage Fund	Fiera Capital
	Fixed Income Fund	MFS Investment Management Canada Limited
EQUITY AND INCOME	Balanced Value Fund	MFS Investment Management Canada Limited
	Balanced Fund	Phillips, Hager & North Investment Management
CANADIAN EQUITY	Dividend Fund	Phillips, Hager & North Investment Management
	Canadian Equity Fund	Invesco Canada Ltd.
	Common Stock Fund	Fiera Capital
	TSX Composite Index Fund	BlackRock Asset Management Canada Limited
GLOBAL EQUITY	Global Fund	Invesco Canada Ltd.
	Global Growth Fund	Capital International Asset Management (Canada), Inc.
	Global Real Estate Fund	Invesco Canada Ltd
	International Equity Fund	Connor, Clark & Lunn Investment Management Ltd.
	S&P 500 Index Fund	BlackRock Asset Management Canada Limited
	US Large Cap Fund	Capital International Asset Management (Canada), Inc.
	US Small Cap Fund	Invesco Canada Ltd.
	European Fund	Invesco Canada Ltd.
	Pacific Basin Fund	CI Investments
Emerging Markets Fund	Brandes Investment Partners & Co	
MONEY MARKET	Money Market Fund	Fiera Capital

Our investment planning advisors are available with complimentary advice to help your employees decide which investments are best suited to their needs.

MANAGED RISK PORTFOLIOS

These portfolios allow you to identify your risk tolerance (from conservative to aggressive), and choose the portfolio that aligns with it. They are diversified across a variety of asset classes according to your risk threshold—so you don't need to worry about asset allocation decisions at all. Choose from actively managed or passively managed (index) solutions.

Passively Managed

CDSPI Conservative Index Portfolio

CDSPI Moderate Index Portfolio

CDSPI Aggressive Index Portfolio

Actively Managed by Risk Tolerance

CDSPI Conservative Growth Portfolio

CDSPI Moderate Growth Portfolio

CDSPI Aggressive Growth Portfolio

Actively Managed — Income & Balanced

CDSPI Income Portfolio

CDSPI Income Plus Portfolio

CDSPI Balanced Portfolio

CORPORATE CLASS FUNDS

For non-registered investments, corporate class funds provide a tax-efficient structure with the potential for increased compound growth by deferring tax on investment income and capital gains.

CDSPI Canadian Bond Fund Corporate Class

CDSPI Canadian Equity Fund Corporate Class

CDSPI Corporate Bond Fund Corporate Class

CDSPI Income and Growth Fund Corporate Class

CDSPI Short-Term Fund Corporate Class

GUARANTEED FUNDS

These are exactly what the name implies—invest for a one to five-year term, and earn a guaranteed rate of return.

Find the current guaranteed rates at cdspi.com/funds.

With the Dental Edge Group RRSP Service:

- Your staff gain a convenient way to make automatic registered retirement savings plan (RRSP) contributions through payroll deductions.
- Choose to make matching or stand-alone contributions on behalf of your staff—the choice to contribute is yours.
- Dental hygienists, dental assistants, office managers and receptionists are eligible.

Gain These Advantages

- Exclusive access to nine world-class investment managers with experience managing money for sophisticated, institutional clients.
- Diversify across a wide range of funds across a variety of asset classes, styles and market capitalizations, as well as guaranteed funds (equivalent to term deposits) and Managed Risk Portfolios (wrap funds).
- Professional advice is available at no cost to assist staff in setting up their plan and making investment choices. *
- There are no employer costs to set up the service; plan administration fees are built into the management fee for each fund.
- Low management fees that range from 0.65 to 1.77 percent¹—with no loads or routine service charges.²
- Minimal administration is required on your end as CDSPI facilitates the recordkeeping, reporting and investment oversight.

¹ Management fees are subject to applicable taxes

² Surcharges may be levied for short-term trading

* Restrictions may apply to advisory services in certain jurisdictions.

Eligibility

All staff at your dental practice are eligible to participate in the Dental Edge Group RRSP Service if you, the employing dentist, is a member of the CDA or a participating provincial or territorial dental association (in Quebec, only CDA members are eligible).

Take Advantage of this Service

To learn more about the Dental Edge Group RRSP Service —or enroll today—please contact CDSPI Investment Advisory Services Inc. at: 1.800.561.9401 or visit cdspi.com.