

MANITOBA DENTAL ASSOCIATION AND CDSPI ARE HERE FOR YOU



Our members make the Manitoba Dental Association (MDA) strong. And at the MDA, we continually strive to help our members succeed in their careers and in their lives.

One way we do this is through the member benefits provided to you by our financial services partner, CDSPI.

CDSPI works exclusively for dental professionals like you. Through it, you'll benefit from expert financial planning advice* and insurance and investment solutions designed specifically for dentists. You'll also gain access to a support program that provides a variety of resources to help you deal with life's challenges — big or small.

CDSPI's Board of Directors includes dentists and business executives and operates under the governance of the MDA, Canadian Dental Association, and participating provincial and territorial dental associations to ensure the company works to **meet your needs**.

Also, because CDSPI is a not-for-profit and has group negotiating power, the company channels more resources into offering extra value for you. And as part of the dental community, CDSPI participates in valuable student initiatives like the CDSPI No-Cost Student Insurance Package.

You, the MDA and CDSPI — together we're all stronger.

How CDSPI Can Help You

Take advantage of expert no-cost financial planning advice from licensed advisors* at CDSPI and enjoy a personalized experience. You'll collaborate with experts to develop financial strategies that fit your life and your career — and hone those plans as your needs evolve. Choose from a wide range of competitively priced insurance and investment solutions to build and protect yourself, your family and your practice.



CDSPI also offers a Members' Assistance Program (MAP)** **at no cost to dentists, dental office staff and their families.** MAP is a confidential counselling, referral and information service that you can access if you're dealing with mental health challenges or need advice on topics such as physical fitness, nutrition or parenting.

Visit cdspi.com to access MAP

Manitoba
Dental
Association




CDSPI **ADVICE.
INSURANCE.
INVESTMENTS.**

INSURANCE AND INVESTMENT SOLUTIONS FROM CDSPI

Advisors* at CDSPI can help you make well-informed financial planning decisions. Access a range of solutions to help you build and protect your wealth.



INSURANCE SOLUTIONS

Life, Disability & Health Coverage

- Term life
- Permanent life
- Disability¹
- Office overhead
- Accidental death & dismemberment
- CDSPI retiree benefits²

Liability Coverage

- Malpractice

Office Coverage

- Contents
- Practice interruption
- Commercial general liability
- Privacy breach
- Building

Travel Coverage

- Out-of-province or country medical emergencies

Home Coverage³

INVESTMENT SOLUTIONS

CDSPI Funds

- Funds managed by world-class wealth management partners
- Diverse lineup of low-fee investment funds
- A range of asset classes, investment managers and styles
- A history of strong long-term performance

Retirement Savings

- Registered Retirement Savings Plan (RRSP)
- Individual Pension Plan (IPP)
- Registered Retirement Income Fund (RRIF)

Building Wealth

- Tax-Free Savings Account (TFSA)
- Investment Accounts for Individuals
- Investment Accounts for Businesses

Education Savings

- Registered Education Savings Plan (RESP)

Private Wealth Management Services

- Discretionary management for high net worth investors by Cumberland Private Wealth Management Inc.
- Whole and universal life insurance
- Estate planning

Online Brokerage Services

- For do-it-yourself investors, with Qtrade Investor⁴

Dental Edge Group RSP Service

- For dental office employees saving for retirement

We know that managing your financial future can be complicated.
Let us help make it simple.

Start today by booking a meeting with an
Investment Planning Advisor* at www.cdspi.com/book-a-meeting
or call us at 1.800.561.9401.



*Advisory services are provided by licensed advisors at CDSPI Advisory Services Inc. **MAP services and resources are offered through Shepell, Canada's largest provider of Employee and Family Assistance Programs. ¹ Only available to dental students and practising dentists. ² Not available in Quebec and Ontario. ³ Home Insurance is not currently available to residents of Quebec. ⁴ Qtrade Investor is a division of Qtrade Securities Inc. member of the Canadian Investor Protection Fund. All online securities and brokerage services and products are provided solely by Qtrade Investor.