

Scotiabank Professional[®] Plan for Dentists

You've worked hard to get where you are today and we can help ensure your ongoing success. The Scotia Professional Plan¹ lets you manage your professional and personal banking with a customized suite of products and services, preferred rates, and the support of a dedicated Healthcare Specialist. We help you take care of your finances while you take care of smiles.

For your practice

- A dedicated Healthcare Specialist
- A choice of business accounts customized to suit all your business needs
- Scotia Professional Plan line of credit with preferred interest rates and low monthly fees
- Financing for your practice²
 - Capital injections, practice acquisition, renovations, building purchase, equipment and leaseholds
 - Leasing options
 - Equity take-outs as well as practice and business transition
- Cash Management solutions to help you manage your cash flow and save you time and money
- Preferred rates on merchant and payroll services
- A choice of premium credit cards to suit your business needs

For your personal needs

- A choice of personal accounts and premium credit cards to suit your personal needs
- Preferred rates for members of endorsing associations
- Preferred borrowing and investment rates
- Flexible personal mortgage solutions
- Annual fee waived on select personal credit cards with the Scotia Professional Plan
- Integrated Wealth Management³ solutions including comprehensive financial planning and investment management, estate and trust services
- Special offers on personal rewards credit cards

To learn more, contact your local Healthcare Specialist.

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² Subject to credit approval and the Bank's requirements with respect to any security provided. Proof of professional certification and membership may be required. Other terms and conditions are applicable.

³ Financial planning, wealth advisory, private banking and estate and trust services are available through Scotia Wealth Management[®]

Scotia Wealth Management[®] consists of a range of financial services provided by The Bank of Nova Scotia (Scotiabank[®]); The Bank of Nova Scotia Trust Company (Scotiastrust[®]); Private Investment Counsel, a service of 1832 Asset Management L.P.; 1832 Asset Management U.S. Inc.; Scotia Wealth Insurance Services Inc.; and ScotiaMcLeod[®], a division of Scotia Capital Inc. Private banking services are provided by The Bank of Nova Scotia. Portfolio management is provided by 1832 Asset Management L.P. and 1832 Asset Management U.S. Inc. Financial planning and advisory services are provided by Scotia Capital Inc. Estate and trust services are provided by The Bank of Nova Scotia Trust Company. Insurance services are provided by Scotia Wealth Insurance Services Inc. Wealth advisory and brokerage services are provided by ScotiaMcLeod, a division of Scotia Capital Inc. Scotia Capital Inc. is a member of the Canadian Investor Protection Fund and the Investment Industry Regulatory Organization of Canada. [®] Registered trademark of The Bank of Nova Scotia, used under licence.