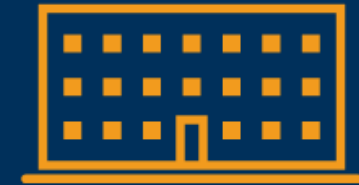




# About MD



50 years serving  
Canadian physicians  
and their families



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We are the only national  
company that specializes in helping  
physicians and their families meet  
their financial goals, needs and  
objectives.



MD Financial  
Management

# Financial Issues for Residents

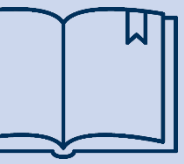
- No time for your finances
- Crushing medical school debt
- Crucial decisions during residency
  - Consolidate your student loans or not?
  - Pay down your debt or start investing?
  - Rent a home or buy?
  - Start a family during residency or wait?



MD Financial  
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# Common Meeting Agenda Items

- Budgeting
- Debt management and consolidation
- Analyzing net worth
- Investing 101
- RRSP vs TFSA
- Incorporation 101
- Transitioning to practice
- Renting vs Buying
- Tax planning
- Insurance needs



# Importance of financial planning for residents



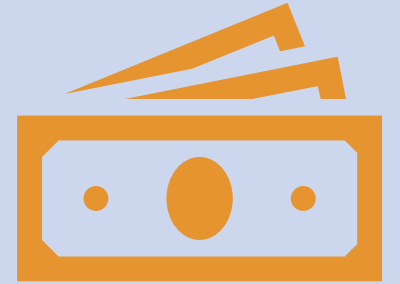
Debt Levels



Uncertain job market



Compressed timeline for major life and financial events



Higher future potential income



# Contact Information

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