

# REACH FOR YOUR **FINANCIAL GOALS**

WITH EXCEPTIONAL MEMBER BENEFIT SOLUTIONS



Member Benefits of the

Provided through



CANADIAN  
DENTAL  
ASSOCIATION



# SUPPORTING YOUR **FINANCIAL GOALS**

WITH SUPERIOR INSURANCE AND  
INVESTMENT SOLUTIONS

To help you achieve your financial goals, your member benefits through the **Newfoundland and Labrador Dental Association** provide access to exceptional financial planning advice and solutions. They are offered through CDSPI, the non-profit organization providing financial planning solutions exclusively for dental professionals for more than 50 years.

The NLDA regards CDSPI as a partner in dentistry. CDSPI participates in various NLDA programs, including our annual convention and events for students and new dentists. CDSPI has an extensive understanding of the needs of the dental profession, since its Board of Directors includes both dentists and business executives. Furthermore, CDSPI is accountable to its members — the CDA, nine provincial dental associations including the NLDA, and the Territories.

Unlike for-profit firms, CDSPI's resources are channelled to deliver extra value for you, such as no-cost insurance and investment planning advice, investment funds with fees that are among the lowest available, and competitively priced insurance plans.



## Benefit from Expert Professional Advice

Whether you're starting out, growing your practice, approaching retirement, or creating an estate plan, you can turn to a team of expert insurance and investment planning advisors for a holistic approach to your financial planning.

The licensed, non-commissioned advisors at CDSPI Advisory Services Inc. work exclusively for dental professionals and their families, and will help you:

- Identify your short- and long-term savings goals — and develop a comprehensive investment plan to help you reach them
- Assess your protection needs and create an insurance portfolio that addresses your unique circumstances
- Stay on track as changes occur in your personal circumstances, stage of life, markets and tax laws

...all at no cost to you.

# A WIDE RANGE OF INVESTMENT PLANS

TO KEEP YOUR FUTURE ON-TRACK

Whether you're saving for a worry-free retirement, a special purchase, a child's future education or aiming to grow your personal and business assets, you can benefit from distinct advantages with the **Canadian Dentists' Investment Program's** specialized plans and services.

A member benefit of the NLDA, CDA and participating provincial and territorial associations, the Investment Program gives dental professionals and their families exclusive access to the **CDSPI family of investment funds**. The CDSPI funds feature leading fund managers, surprisingly low fund management fees and no loads or routine service charges to drag down your returns.

You'll also receive personalized service from the non-commissioned Certified Financial Planners at CDSPI Advisory Services Inc. They provide no-cost investment planning advice and full financial plans — exclusively for dental professionals.



### **RSP** *(Retirement Savings Plan)*

Helps you build a customized retirement savings portfolio in a tax-deferred environment using professionally managed CDSPI funds — or helps your staff save through a group plan.

### **Investment Account**

Provides a superior vehicle for short-term and long-term non-registered investing.

### **Investment Account for Business**

Provides advantages for investing your dental practice earnings, including access to tax-efficient corporate class funds.

### **TFSA** *(Tax-Free Savings Account)*

Allows you to invest money without paying tax on the growth your savings generate — and withdraw the funds tax free.

### **RESP** *(Registered Education Savings Plan)*

Opens the door to higher education for a young person in your life by tax-sheltering savings for post-secondary education.

### **RIF** *(Retirement Income Fund)*

Lets you create your desired retirement income stream after you close your RRSP and continue deferring taxes on money in the plan.

### **IPP** *(Individual Pension Plan)*

Provides an opportunity to accelerate your retirement savings if you are a dentist who operates your practice through a professional corporation.

Access Enhanced Services to Take Your Investments Further

### **Qtrade Investor Online Brokerage Service\***

An online brokerage service for investors who wish to manage a portion of their own investments.

### **CDSPI's Private Wealth Management Service**

Designed for dentists with significant assets who would like a portfolio of investments tailored for their needs and managed by an investment professional.

\* 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.

# SUPERIOR INSURANCE PLANS YOU NEED...

FOR THE SURPRISES YOU DON'T

With the **Canadian Dentists' Insurance Program**, a member benefit of the NLDA, CDA and participating provincial and territorial dental associations, you can protect your lifestyle, family and practice from a wide range of financial threats — all from a single source.

The Insurance Program offers comprehensive coverage, highly affordable premiums and plans tailored exclusively for dental professionals. Licensed, non-commissioned insurance advisors can help you put them together in your own customized insurance portfolio.



## Life & Health Coverage

### **Basic Life**

Offers comprehensive term coverage (up to \$2-million).

### **Family Life**

Provides term coverage for dentists' spouses (up to \$1-million) and dependent children.

### **Term 100 Life**

Provides coverage (up to \$1-million) for your entire life with premiums that never increase.

### **Long Term Disability**

Provides a monthly benefit (up to \$12,000) to help supplement your personal income.

### **Accidental Death and Dismemberment**

Pays a lump-sum benefit of up to \$2-million in the event of accidental death or serious injury.

### **Travel Edge**

One annual premium provides emergency medical travel coverage throughout the entire year — with optional *Flight Accident*, *Baggage Loss* and *Trip Cancellation* coverage.

### **Dental Office Staff**

Offers life, accident and disability insurance tailored for dental office employees.

## Office Coverage

### **TripleGuard™ Insurance**

A three-in-one package of office insurance (including Office Contents, Practice Interruption and Commercial General Liability coverage) designed especially for dental practices.

Optional Building Insurance is also available.

### **Office Overhead Expense**

Pays specified dental office expenses in the event of a disability.

## Legal/Liability Coverage

### **Malpractice**

Provides up to \$25-million per claim coverage to a maximum of \$75-million annually and has provisions for legal representation.

### **Personal Umbrella Liability**

Provides additional liability coverage on home and auto policies.

### **Legal Expense**

Offers financial support to launch or defend approved personal and/or professional legal actions.

## Group Benefits

### **CDSPI Group Benefits**

Can provide everyone employed in your practice with employee group benefits, through insurance or innovative Health Spending Accounts. Everyday healthcare costs can be covered, such as prescription medication, vision and dental care. In addition, a full range of group insurance products can be provided, including life, disability and travel coverage.

## Also Available – Home & Auto Coverage

### **CDSPI Home & Auto Insurance**

Provides preferred group rates for dental professionals and others in organized dentistry.

# REACH FOR YOUR FINANCIAL GOALS TODAY

For detailed information about these financial planning tools and services, call today to speak with a non-commissioned licensed advisor at CDSPI Advisory Services Inc.

Dial toll-free: **1-877-293-9455 or (416) 296-9455**

**Ext. 5002 (Insurance) or**

**Ext. 5023 (Investment)**

To download investment plan information and applications, click on “Plans” at [www.cdspi.com/invest](http://www.cdspi.com/invest).

To download insurance plan information and applications, click on “Plans” at [www.cdspi.com/insurance](http://www.cdspi.com/insurance).



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*The Canadian Dentists' Insurance Program and Canadian Dentists' Investment Program are provided by CDSPI. Insurance and investment planning advice is provided by licensed advisors at CDSPI's affiliate — CDSPI Advisory Services Inc.*

*The Canadian Dentists' Insurance Program's life and health insurance plans are underwritten by The Manufacturers Life Insurance Company (Manulife Financial). Legal Expense, Malpractice, Personal Umbrella Liability and TripleGuard™ Insurance are underwritten by Aviva Insurance Company of Canada. Travel Edge Insurance is underwritten by member companies of The Co-operators. CDSPI Home & Auto Insurance is underwritten by The Personal Insurance Company and distributed by CDSPI Advisory Services Inc. CDSPI Group Benefits are offered through Quikcard. Under CDSPI Group Benefits, insurance products are provided by selected Canadian insurers and are arranged for by Quikcard Benefits Consulting Inc. and CDSPI Advisory Services Inc.*

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