



## Member Benefits of NSDA

Through CDSPI, NSDA members can access a complete range of exceptional financial planning products and services. A non-profit organization established by the profession in 1959, CDSPI administers insurance, investment and other services on behalf of the NSDA, the CDA and eight other provincial dental associations, meeting the specific needs of the Canadian dental profession.

CDSPI's members are the Canadian Dental Association, NSDA and eight other provincial dental associations. Today, it serves about 90% of eligible Canadian dentists.

CDSPI Advisory Services Inc., is a licensed insurance agency providing advisory services for the Canadian Dentists' Insurance Program and the Canadian Dentists' Investment Program.

Through CDSPI Advisory Services Inc., dental professionals and their families can benefit from no-cost insurance and investment planning advice\* from licensed, non-commissioned professionals.

## The Canadian Dentists' Insurance Program

The Canadian Dentists' Insurance Program offers a wide range of competitively priced, superior insurance plans designed for eligible dentists (those who are members of the NDSA, the CDA or other co-sponsoring provincial associations), their families and staff.

The Insurance Program is a member benefit of the NSDA, CDA and other co-sponsoring provincial dental associations, and is administered by CDSPI. Dental professionals and their families currently have over \$48 billion in insurance coverage through the plans. The plans currently offered include:

- Basic Life Insurance (For family protection)
- Family Insurance (For family protection)
- Term 100 Life Insurance (Whole life family protection and estate planning)
- Partner Insurance (Protection for practice stakeholders)
- Long Term Disability Insurance (Income protection during disability)
- Accidental Death and Dismemberment Insurance (Financial assistance with injury)
- Travel Edge Insurance (For medical emergencies while traveling)
- TripleGuard™ Office Insurance (Three types of office coverage and building)

- insurance option)
- Office Overhead Expense Insurance (Covering office expenses during disability)
- Dental Office Staff Insurance (Life, accident and disability protection for staff)
- Malpractice Insurance (Protection against claims arising from practice of dentistry)
- Personal Umbrella Liability Insurance (Extra protection against lawsuits)
- Legal Expense Insurance (Covering some personal and professional legal costs)

Introduced in 2009, **CDSPI Home & Auto Insurance** coverage provides preferred group rates — exclusive to eligible members of the Canadian dental community. To see how much you may save, call CDSPI Advisory Services Inc. or get a quote online at [www.cdspi.com/home-auto](http://www.cdspi.com/home-auto).

### **The Canadian Dentists' Investment Program**

The Investment Program is a member benefit of CDA, and is administered by CDSPI. Currently, dental professionals and their families have about \$400 million invested in the program's plans. With more than 30 funds available, the CDA investment platform includes many of the leading fund managers in the world, such as Invesco Trimark, Phillips, Hager & North Investment Management Ltd. and CI Investments.

Eligible dentists, their families and staff can access a range of outstanding low-fee investment choices with no-cost professional planning advice.\*

- CDA RSP (For retirement saving)
- CDA Investment Account (For general investing)
- CDA TFSA (For tax-free saving)
- CDA RESP (For savings for higher education)
- CDA RIF (For retirement income)
- CDA IPP (A pension for greater retirement savings)
- Retirement Compensation Arrangement Service (For retirement savings beyond an IPP)
- ClearView Financial Plan™ (Comprehensive financial planning)
- Retirement InSight™ (A retirement savings progress report)
- Portfolio Rebalancing Service (Automatic rebalancing to your asset allocation)
- Private Wealth Management Service (For affluent investors requiring sophisticated investment management)

In addition to the Investment Program, CDSPI has arranged to have Qtrade Investor online brokerage services made available to dental professionals (where all online securities and brokerage services are provided solely by Qtrade Investor, a division of Qtrade Securities Inc., member IIROC and CIPF).

### **Contact Information**

For details on any of these programs or services, contact CDSPI and CDSPI Advisory Services Inc.

#### **CDSPI**

Tel.: 1-800-561-9401 (toll-free) or (416) 296-9401

Email: [cdspi@cdspi.com](mailto:cdspi@cdspi.com)

Website: [www.cdspi.com](http://www.cdspi.com)

#### **CDSPI Advisory Services Inc.**

Tel.: 1-877-293-9455 (toll-free) or (416) 296-9455

Email: [advice@cdspiadvice.com](mailto:advice@cdspiadvice.com)

#### **CDSPI and CDSPI Advisory Services Inc.**

155 Lesmill Road

Toronto, Ontario M3B 2T8

*\*Restrictions may apply to advisory services in certain jurisdictions.*