



MD Financial
Management

MD Money Fund

April 30, 2025

SERIES A: MDM100 | ; SERIES D: MDM8100

INVESTMENT OBJECTIVE

The fund invests in select government, corporate and asset-backed bonds and treasury bills. The objective is to conserve capital, produce income and, as a secondary consideration, achieve growth through capital appreciation.

FUND DETAILS

	Series A	Series D
Start date	Sep-83	Jun-18
Total assets (\$M)	207.9	8.2
Unit price (\$)	10.00	10.00
Management fee	0.49%	0.23%
MER	0.59%	0.31%

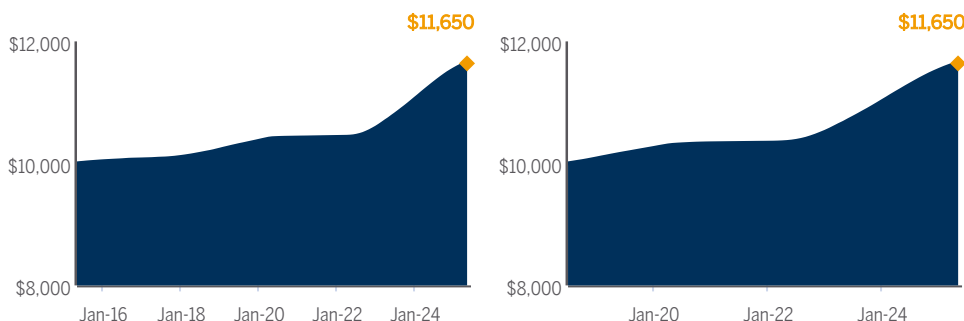
Distribution Frequency

Income	Monthly	Monthly
Capital gains		
Return of capital		

RISK RATING



GROWTH OF \$10,000



FUND RETURNS (%)

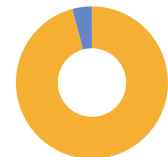
FUND	1 MO	QTR	1 YR	3 YRS	5 YRS	10 YRS	SINCE INCEPTION
Series A	0.21	0.65	3.68	3.73	2.27	1.54	3.90
Series D	0.23	0.72	3.97	4.02	2.49	—	2.26
Series A quartile	3	3	3	3	2	2	—
Series D quartile	2	2	1	2	2	—	—

FUND	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015
Series A	4.37	4.48	1.48	0.10	0.51	1.41	1.19	0.40	0.30	0.56
Series D	4.66	4.78	1.73	0.10	0.74	1.70	—	—	—	—
Series A quartile	3	3	3	2	2	2	2	2	2	2
Series D quartile	1.00	2.00	2.00	2.00	1.00	1.00	—	—	—	—

SECTOR ALLOCATION (%)

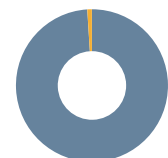
SECTOR	31-MAR-25	30-APR-25
Cash and cash equivalent	93.59	95.83
Corporate bonds	3.41	4.17
Other	3.00	

ASSET ALLOCATION



ASSET	%
Cash and equivalents	95.83
Fixed income	4.17

GEOGRAPHIC ALLOCATION



COUNTRY	%
Canada	99.02
Other	0.98

TOTAL HOLDINGS DATA

Total portfolio holdings	57
Total stock holdings	0
Total underlying holdings	0
Total bond holdings	2

ASSET MANAGERS**Fixed Income**

1832 Asset Management L.P.

RANGE OF RETURNS¹

SERIES A	1 YR	ENDED	3 YRS	ENDED	5 YRS	ENDED	10 YRS	ENDED
Best return (%)	12.09	Nov-90	10.82	Jul-91	9.48	May-92	8.72	Sep-93
Worst return (%)	0.10	Feb-22	0.42	Oct-17	0.53	Oct-17	0.64	May-22
Average return (%)	3.89	—	3.72	—	3.63	—	3.39	—
Total periods	488	—	464	—	440	—	380	—
Positive periods (%)	100.00	—	100.00	—	100.00	—	100.00	—

SERIES D	1 YR	ENDED	3 YRS	ENDED	5 YRS	ENDED	10 YRS	ENDED
Best return (%)	5.06	Jun-24	4.02	Apr-25	2.49	Apr-25	—	—
Worst return (%)	0.10	Jan-22	0.65	Jun-22	1.46	Jun-23	—	—
Average return (%)	2.23	—	1.82	—	2.04	—	—	—
Total periods	71	—	47	—	23	—	—	—
Positive periods (%)	100.00	—	100.00	—	100.00	—	—	—

TOP 15 SECURITIES**% OF ASSET**

Canadian Dollar	34.95
Canadian Imperial Bank Commrce 3.30% 26-May-2025	4.08
Royal Bank of Canada 3.37% 29-Sep-2025	3.03
British Columbia Province 09-May-2025	2.87
Cards II Trust 4.33% 15-May-2025	2.68
National Bank of Canada 03-Feb-2026	2.49
Federation Csse Desjardins Qc 12-May-2025	2.32
Ontario Teachers Finance Trust 06-Aug-2025	2.22
Toronto-Dominion Bank 16-Jun-2025	2.19
Toronto-Dominion Bank 17-Dec-2025	2.19
Bank of Montreal 4.61% 10-Sep-2025	1.94
Prince Edward Island Province 17-Jun-2025	1.92
Quebec Province 06-Jun-2025	1.88
Bank of Nova Scotia 04-Jun-2025	1.88
Manitoba Province 04-Jun-2025	1.75

TOTAL**68.39**

Contact your MD Advisor today.

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Commissions, trailing commissions, management fees and expenses all may be associated with mutual fund investments. Please read the prospectus before investing. Mutual fund securities are not covered by the Canada Deposit Insurance Corporation or by any other government deposit insurer. There can be no assurances that the fund will be able to maintain its net asset value per security at a constant amount or that the full amount of your investment in the fund will be returned to you. Past performance may not be repeated. The D Series fund is only available in MD Direct Trade™ accounts. To obtain a copy of the prospectus, please call your MD Advisor, or the MD Trade Centre at 1 800 267-2332.

¹Returns and periods are measured in a rolling time period fashion, beginning in the first full period and rolling over month-by-month. The indicated fund rates of return are the historical annual compounded total returns including changes in unit value and reinvestment of all dividends or distributions and do not take into account sales, redemption, distribution or optional charges or income taxes payable by any security holder that would have reduced returns. Returns of one year or more are annualized. Risk level presented is as per the prospectus for the portfolio. Please read the prospectus for more information on the risks of investing in this portfolio. This document is not a Funds Fact Sheet. Income and capital gains are distributed if available. Quartile rankings are a measurement of how a mutual fund performs when compared with other funds within the same competitive universe. The Investment Funds Standards Committee defines peer groups. Fundata produces the rankings (first quartile is best; fourth quartile is lowest). Each fund is also assigned an available benchmark index(es) which best reflects the investment guidelines of the fund or category.

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