



MD Financial Management

MD Money Fund

November 30, 2024

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)	143.5	8.3
Unit price (\$)	10.00	10.00
Management fee	0.49%	0.23%
MER	0.59%	0.31%

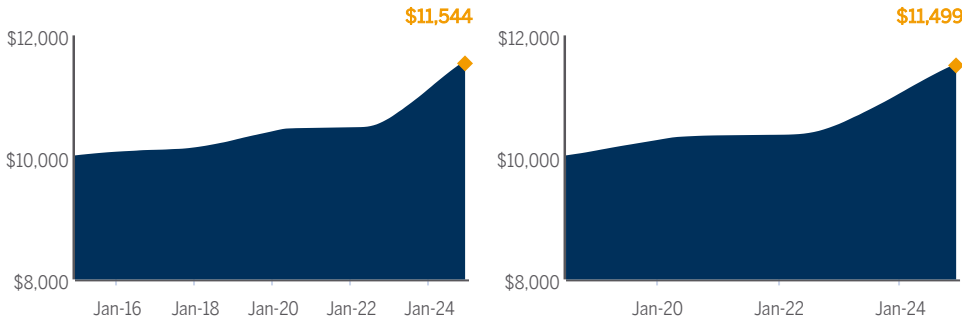
Distribution Frequency

	Series A	Series D
Income	Monthly	Monthly
Capital gains		
Return of capital		

RISK RATING



GROWTH OF \$10,000



FUND RETURNS (%)

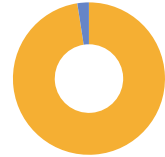
FUND	1 MO	QTR	1 YR	3 YRS	5 YRS	10 YRS	SINCE INCEPTION
Series A	0.28	0.95	4.51	3.34	2.14	1.45	3.91
Series D	0.31	1.02	4.81	3.61	2.35	—	2.20
Series A quartile	3	3	2	2	2	2	—
Series D quartile	2	2	1	2	1	—	—

FUND	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014
Series A	4.48	1.48	0.10	0.51	1.41	1.19	0.40	0.30	0.56	0.69
Series D	4.78	1.73	0.10	0.74	1.70	—	—	—	—	—
Series A quartile	2	3	2	2	2	2	3	2	2	2
Series D quartile	2.00	2.00	2.00	1.00	1.00	—	—	—	—	—

SECTOR ALLOCATION (%)

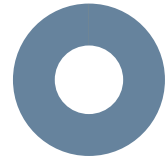
SECTOR	31-OCT-24	30-NOV-24
Cash and cash equivalent	90.20	97.54
Corporate bonds	5.95	2.45
Other	3.85	0.01

ASSET ALLOCATION



ASSET	%
Cash and equivalents	97.54
Fixed income	2.45
Other	0.01

GEOGRAPHIC ALLOCATION



COUNTRY	%
Canada	99.99
Other	0.01

TOTAL HOLDINGS DATA

Total portfolio holdings	43
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	—	3.64	—	3.41	—
Total periods	483	—	459	—	435	—	375	—
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	3.61	Nov-24	2.35	Nov-24	—	—
Worst return (%)	0.10	Jan-22	0.65	Jun-22	1.46	Jun-23	—	—
Average return (%)	2.07	—	1.58	—	1.93	—	—	—
Total periods	66	—	42	—	18	—	—	—
Positive periods (%)	100.00	—	100.00	—	100.00	—	—	—

TOP 15 SECURITIES**% OF ASSET**

MD CAD SCOTIA CONNECT ACCOUNT 31-Dec-2049	38.69
Canadian Imperial Bank Commrce 3.30% 26-May-2025	4.07
Cards II Trust 4.33% 15-May-2025	3.78
Bank of Montreal 4.61% 10-Sep-2025	2.74
National Bank of Canada 03-Feb-2025	2.64
Nova Scotia Province 13-Feb-2025	2.46
BCI QuadReal Realty 23-Dec-2024	2.35
Enbridge Pipelines Inc 18-Dec-2024	2.30
FortisBC Energy Inc 09-Dec-2024	2.29
Greater Toronto Airports Auth 29-Jan-2025	2.16
BMW Canada Inc 4.76% 10-Feb-2025	2.07
Stable Trust 04-Feb-2025	2.03
Prince Edward Island Province 04-Feb-2025	1.85
Royal Bank of Canada 3.37% 29-Sep-2025	1.85
Royal Bank of Canada 3.40% 24-Mar-2025	1.73

TOTAL**73.01****Contact your MD Advisor today.**

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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. Funddata 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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